



NEIGHBORHOOD SAVER MORTGAGE PROGRAM



Save Up To \$20K* When You Buy A Home!



Save **BIG** on your home purchase when buying in an approved census tract!

PROGRAM BENEFITS

★ **Get a 2.5% Lender Credit to buy down your rate!**

- In most cases, income must be within 120% of the Area Median Income. Select census tracts qualify for NO income limitations.
- You do NOT need to be a first-time buyer.
- Certain properties may also qualify to have mortgage insurance completely waived.

HOW IT WORKS

Eligibility for Neighborhood Saver relies primarily on the location of the property - it must be located within specific census tracts within CA, FL, IL, and TX. **If you want to know if a property you're considering qualifies, please reach out to JVM Lending.**

KEY DETAILS

Income Limits	Household income up to 120% AMI. Select census tracts qualify for NO income limits.
Buyer Status	Do not need to be a first-time buyer. Buyers just cannot own a property currently.
Closing Timeline	30 days
Property Qualification	Property must be located within one of the program's designated census tracts
Credit Score	640+
Occupancy	Must be owner-occupied



SCAN ME



Contact us today to learn more and see if a property qualifies!



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Scan the QR code to apply now »



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*\$20K credit is calculated by taking the maximum loan amount for this program (\$806,500) and applying the program's 2.5% credit. The target property must be located within a pre-designated census tract to qualify for the Neighborhood Saver Mortgage Program. Copyright © 2025 JVM Lending. JVM Lending is a division of Vellum Mortgage, Inc. | NMLS 1657323 | Licensed under the CRMLA by the California Department of Business Oversight | Equal Housing Opportunity.

