



Bring your goals home

Buy a home or access your equity

Whether you already own a home or you're looking for one this spring, Beth Israel Lahey Health's partnership with Bank of America has you covered.



Looking for a home?

Make home buying more affordable.

- Find grants up to \$17,500 through the America's Home Grant^{®1} and Down Payment Grant² programs.
- Bank of America's Affordable Loan Solution[®] mortgage offers down payments as low as 3%.³ Income limits apply.
- Visit the Bank of America Down Payment Center⁴ online to find programs for modest-income and first-time homebuyers.

Special home loan discounts

Enrolled in our Bank of America financial benefits program? You may have access to special home financing benefits. Visit https://go.bofa.com/29100_B4 for more information.



Already own a home?

You may have access to special rate discounts⁵ on a home equity line of credit

- A home equity line of credit (HELOC) provides fast and flexible access to cash for home improvements and more with no change to the rate on your current mortgage.
- Additional interest rate discounts⁵ are available with qualifying activities and an automatic payment from a Bank of America checking account.

Scan the QR code to explore your mortgage and HELOC options.



Or visit

go.bofa.com/home-mortgage

- 1 Qualified borrowers must meet eligibility requirements including, but not limited to, being owner occupants, meeting certain qualifying income limitations and purchasing a home within a certain geographical area. Minimum combined loan-to-value must be greater than or equal to 80%. The America's Home Grant Program is a lender credit. Program funds can only be used for nonrecurring closing costs including title insurance, recording fees, and in certain situations, discount points which can be used to lower the interest rate. The grant cannot be applied toward down payment, prepaid items, real estate commissions or miscellaneous real estate agent fees, or recurring costs, such as property taxes and insurance. Borrowers cannot receive program funds as cash back. Maximum income and loan amount limits apply. The home loan must fund with Bank of America. Bank of America may change or discontinue the America's Home Grant Program or any portion of it without notice. Not available with all loan products, restrictions apply, please ask for details.
- 2 Qualified borrowers must meet eligibility requirements such as being owner-occupants, first-time homebuyers (no homeownership in the past three years), and purchasing a home within a certain geographical area. Maximum income and loan amount limits apply. Minimum combined loan-to-value must be greater than or equal to 80%. Program funds can be applied toward down payment only. Borrowers cannot receive program funds as cash back in excess of earnest money deposits. Down Payment Grant program may be considered taxable income, a 1099-MISC will be issued, consult with your tax advisor. May be combined with other offers. The home loan must fund with Bank of America. Down Payment Grant may only be applied once to an eligible mortgage/property, regardless of number of applicants. Homebuyer education is required. Bank of America may change or discontinue the Bank of America Down Payment Grant Program or any portion of it without notice. Not available with all loan products, restrictions apply, please ask for details.
- 3 **Affordable Loan Solution®**: Maximum income and loan amount limits apply. Fixed-rate mortgages (purchases or no cash out refinances), primary residences only. Certain property types are ineligible. Maximum loan-to-value ("LTV") is 97%, and maximum combined LTV is 105%. For LTV >95%, any secondary financing must be from an approved Community Second Program. Homebuyer education may be required. Other restrictions apply.
- 4 The Bank of America Down Payment Center (DPC) is managed by Bank of America. Information on the DPC is provided as a resource for your convenience and is not a verification of, prequalification for, application to, or approval by, any third-party program provider or for any mortgage or other financing. Third-party program providers supply the information displayed in the DPC and determine eligibility requirements for all programs. Program availability and eligibility criteria are subject to change without notice. Neither the accuracy of program information nor the suitability of a program for your situation are guaranteed.
- 5 The following discounts are available on a new home equity line of credit (HELOC): (1) an "auto pay" discount of 0.25% for setting up automatic payment (at or prior to HELOC account opening) and maintaining such automatic payments from an eligible Bank of America deposit account; (2) an "initial draw" discount of 0.10% for every \$10,000 initially withdrawn at account opening (up to 1.50% for initial draws of \$150,000 or more). This initial draw minimum balance must be maintained for at least the first 3 billing cycles (less any required principal payments); and (3) a 0.25% discount for HELOCs in first lien position at account opening.

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