

# EXCLUSIVE HOMEBUYER GRANT

**\$6,500  
IN CASH**

*plus*  
**\$900  
IN CREDITS**



Mortgage lending done right.

This is the first credit program of its kind that is exclusively offered through Cardinal Financial. This program provides generous down payment assistance and favorable lending terms while promoting affordable and sustainable homeownership. **First-time homebuyers** purchasing single family, multi-family, condos, co-ops, and manufactured homes are eligible.

**Receive up to \$7,400 in value that does NOT have to be repaid.  
Real dollars direct to you.**

**HOW IT  
WORKS**

- \$5,000 Fannie Mae Grant
- + \$1,500 Cardinal Financial Grant
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- \$6,500 Real Cash Grant Funds**
- + \$900 Value Credits (\$500 Appraisal Credit AND \$400 Home Warranty Credit)
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- \$7,400 in cash & credits**

### Benefits Include:

- Conventional Loan (not government)
- No Income Limit
- First Lien-Not a Second Mortgage
- No Pre-Payment Penalty
- Use with Sellers/Builders Concession
- Use Funds as Down Payment

Eligibility for this program can be determined in one call to your dedicated Cardinal Financial representative.

**Call today to get full details about this exclusive homebuyer grant and other financing and grant programs available now.**



**LOCAL 255 MEMBERS CALL  
800-262-5255**



*\*Qualifying geographic locations nationwide are eligible for financing using the prospective buyer's current address.*

This is not a loan commitment or guarantee of any kind. Loan approval rate is dependent upon borrower credit, collateral, financial history, and program availability at time of origination. Rates and terms are subject to change without notice. Corporate Address: 3701 Acro Corporate Drive, Suite 200, Charlotte, NC 28273. Cardinal Financial Company, Limited Partnership (NMLS ID# 66247, www.nmlsconsumeraccess.org) has the following licenses: Licensed by the New Jersey Department of Banking and Insurance #8701663; Licensed Mortgage Banker - NYS Banking Department #B500951; and is also approved to lend in: AL, AK, AR, CO, CT, DE, DC, FL, HI, ID, IN, IA, KY, LA, ME, MD, MI, MN, MO, MT, NE, NH, NM, NC, ND, OH, OK, OR, PA, SC, SD, TN, TX, UT, VT, WA, WV, WI, WY. Additional licensing information can be found at <https://www.cardinalfinancial.com/nmls-licensing/>

