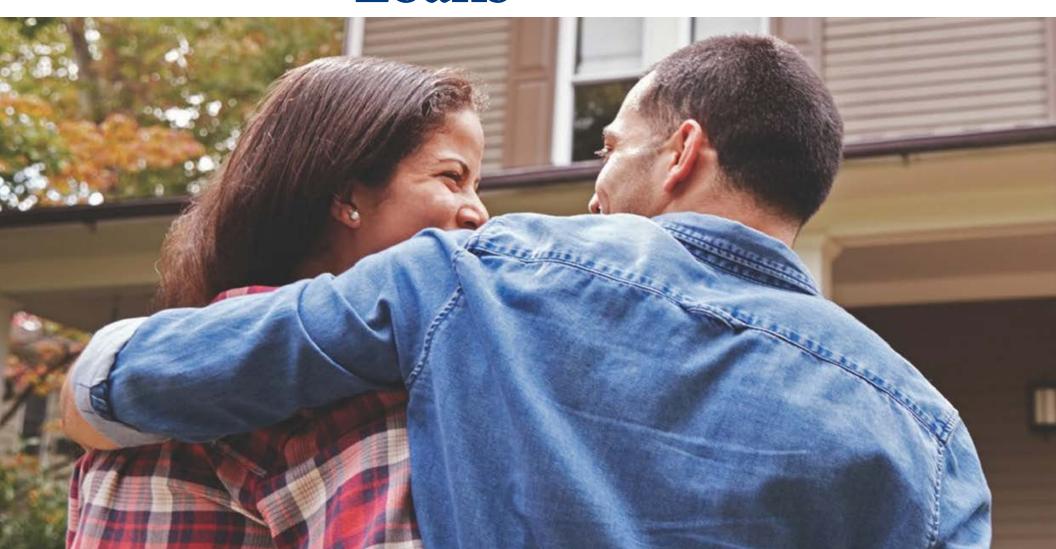


Affordable Housing Loans



Fast, affordable, and easy.



As a community bank that's served the New York City and Long Island area for over 150 years, no one understands the needs of borrowers better than Dime. We make home loans fast, easy, and affordable. So it's not surprising we've become the go-to resource for homebuyers who want a mortgage that works best for them now and the future.

Dime has the local knowledge that comes from being a neighborhood bank. With seasoned mortgage loan originators, we are here to assist you with the process of obtaining home ownership.



Right on what's right for you. Right on approvals.



Right on what's right for you.

Fixed rate and adjustable rate options on 1-4 family homes, condos, and co-ops. From pre-approval to closing, a Dime mortgage loan originator will work with you every step of the way to make sure you get exactly what you need.

Right on approvals.

Dime offers free pre-approvals¹. We'll tell you how much you qualify for so you can be a savvier homebuyer. What's more, because we're local and know the market, we can get you an approval when other banks are just getting started.

Right for first-time buyers. The right people to ask.



Right for first-time buyers.

Dime Community Bank is committed to helping consumers achieve their dream of first-time homeownership and offers special loan programs specifically for first-time homebuyers. These programs feature competitive fixed rates and low down payment options to help low and moderate income borrowers.

The right people to ask.

Whether you're looking to buy a new home, condo, or co-op, there's never been a better time to call and talk with a Dime mortgage loan originator. Get pre-approved so you'll be ready to make a winning offer when your dream home hits the market.

Call 800-321-DIME (3463), option 4,1,1, to speak to a Dime mortgage loan originator or email reslending@dime.com and we'll set up a time that's convenient for you.



SONYMA¹ mortgage benefits



SONYMA¹ mortgage benefits

- 30-year, competitive, fixed-rate mortgages with long-term lock rates
- SONYMA mortgages can be combined with a 0% interest loan or up to \$15,000 for down payment/closing costs assistance
- SONYMA mortgages can be combined with other grants and subsidies to make homeownership possible

- SONYMA offers mortgages for 1-4 family dwellings as well as co-ops and condominiums
- Homebuyers that haven't owned a principal residence in 3 years or more qualify as a first-time homebuyer



Fannie Mae (FNMA) HomeReady¹ mortgage benefits



Fannie Mae HomeReady¹ mortgage benefits

- Low down payment, as little as 3% down for home purchases
- Flexible sources of funds with no minimum contribution from borrower's own funds
- Available for 1-4 family dwellings as well as co-ops and condominiums

- Non-occupant borrowers permitted
- Cancellable mortgage insurance (restrictions apply)
- Reduced Mortgage Insurance coverage requirement for loan-to-value ratios above 90% (up to 97%)



Dime Affordable Housing Programs



- 30 Year Fixed¹
- 7/1 ARM² for term of 30 years
- FNMA conforming loan limits apply

- Available for owner occupied 1-4 family dwellings as well as co-ops and condominium
- Up to 95% LTV for 1 family home
- Available with properties located in low or moderate income census tracts or qualifying income must not exceed 80% of average median income²

¹ Eligible New York counties and maximum income: Nassau and Suffolk = \$131,920 or Bronx, Kings, New York, Queens, Richmond = \$86,160. All other counties are ineligible.



Dime Lender Credit



A \$5,500 Lender Credit will be provided should the following criteria be met:

- Income used to qualify must not exceed 80% of average median income¹
- Applicable on SONYMA and FNMA HomeReady products only.²

 Homeownership education course required, as per SONYMA and FNMA



\$500 to get off to the right start¹



\$500 to get off to the right start

Dime wants to do everything we can to make your home loan more affordable from start to closing. So we're giving you a \$500 credit towards closing costs.

Ask about Dime's partnership with the Federal Home Loan Bank of NY and other housing partnerships, offers, grants, and programs based on income eligibility.

Our team is committed to your success.







Patricia Riggio-Strong

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