

If you've been thinking about buying a home, please come to our free Preparing for Homeownership Workshop. It's a great way to learn the basics of home buying. Plus, you'll have a chance to meet one-on-one with a mortgage specialist who is dedicated to making the home buying process more clear and more straightforward every step of the way.

At this event, we'll talk about:

- · How to decide how much you can comfortably afford
- What you need to do to get a mortgage now if you've had mortgage difficulties in the past
- · How credit scores and credit history affect your ability to borrow
- Types of mortgage programs and available loan options
- Steps to becoming a homebuyer, including prequalification¹
- Down payment and closing cost programs we participate in that may help make buying a home more affordable²
- Tools and resources that can help clarify the home buying process from beginning to end

Register today

There will be several workshops each day, so you can register for the day that works best for you. We look forward to helping you learn more about how to buy a home.

Dates: Friday, March 20 through Saturday, March 21, Doors are open from 10 a.m. - 6:30 p.m. **Workshop start times:** 10:30 a.m., 12:30 p.m., 2:30 p.m., 4:30 p.m.

Hyatt Regency Chicago

151 East Wacker Drive Chicago, IL 60601

Complimentary Hotel Parking

To register, visit mortgage.bankofamerica.com/carlpietraszewski and select the RSVP link.



©Protect your personal information before recycling this document.

1 Prequalification is neither preapproval nor a commitment to lend; borrower must submit additional information for review and approval.

Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice. All trademarks are the property of Bank of America Corporation or their respective owners. Bank of America and other advertised companies are separate entities; each is independently responsible for its products, services and incentives. Bank of America, N.A., Member FDIC. © Equal Housing Lender. ©2015 Bank of America Corporation.

ART95768 FL-01-15-8778.D 02-2015

² Down payment and/or closing cost assistance programs may not be available in your area. Down payment and/or closing cost assistance amount may be due upon sale, refinance, transfer, repayment of the loan, or if the senior mortgage is assumed during the term of the loan. Some programs require repayment with interest and borrowers should become fully informed prior to closing. Not all applicants will qualify. Minimum credit scores may apply. Sales price restrictions and income requirements may apply. Homebuyer education may be required. Owner-occupied properties only. Maximum loan amounts may apply.