

2019 Highlight | 2019 精彩回顧

最多可獲\$15000 房貸贈款

## 國寶銀行將推出 購房者圓夢計畫



2019年3月14日,住在新澤西州的李先生和太太近日通過國寶銀行,獲得首次購房俱樂部聯邦贈款。對於此次購房與獲得贈款的經歷,李先生非常開心。“國寶銀行是附近唯一一家可以幫我們申請聯邦贈款的華人社區銀行,為我們社區居民創造了很多便利!貸款過程也非常順利。”李先生說。

作為紐約和新澤西州唯一一家與聯邦政府(Federal Home Loan Bank)合作,並准許為首次購房者申請政府贈款的亞裔美國社區銀行,國寶銀行加入了“購房者圓夢計畫”

(Homebuyer Dream Program, HDP)可為合格的首次購房者獲得高達\$15,000元贈款用於支付貸款首付和過戶費用,為社區民眾謀求福利。

此“購房者圓夢計畫”(HDP)與先前“首次購房俱樂部”(FHC)相比,有以下幾點優越之處: 1. 贈款金額最多可達\$15,000; 2. 所購買的房屋價格沒有限制; 3. 最多可借房屋價值的97%; 4. 無需設定10-24個月的存款來得到政府的1比4匹配資金。

“購房者圓夢計畫”適用於在紐約州和新澤西州的房產。購房者需為首次購房者 - 3年內名下無房產等情況(細節請電話諮詢); 全家全年收入總和不超過該地區平均收入(AMI)的80%。以一個4人家庭為例,如您想購買的房產在紐約佈魯克(Brooklyn), 該地區一個4人家庭的平均收入的80%為\$83,450, 也就是說,如果您是首次購房者,且您全家4口人平均收入在\$83,450以下,您就初步符合申請購房者圓夢計畫的最多\$15,000政府贈款用於支付貸款首付和過戶費用。具體情況請務必諮詢國寶貸款專員。

國寶銀行創始人孫啓誠律師說:“自1997年開辦“首次購房貸款方案”以來成效卓著,許多華人通過國寶銀行,順利的申請得到此項購房贈款,而“購房者圓夢計畫”更是為首次購房者提供了更多資金援助,希望我們社區民眾利用此項計畫,為自己購買第一套住房。“本著先到先得的原則,申請者要提前通過國寶銀行進行註冊。任何對此計畫有興趣的讀者,可聯繫國寶貸款專員,了解該計畫內容與獲取贈款條件。貸款免費諮詢專線:212-285-4770 按5再按4。

貸款總部: 8 Bowery 2nd Floor, New York, NY. 國寶新澤西分行: 869 U.S. Highway 1, Edison, NJ; 費城分行: 147 North 10th St. Philadelphia, PA; 紐約中國城: 6 Bowery, New York, NY; 法拉盛: 3630 Main St. Flushing, NY; 布碌崙: 5518 8th Ave. Brooklyn, NY; 世貿中心: 116 Nassau St. New York, NY. 聯繫電話: 212-285-4770; 官網: [www.AbacusBank.com](http://www.AbacusBank.com)

## **Total Maximum Potential Grant of \$15000**

### **Abacus will soon launch the HOMEBUYER DREAM PROGRAM**

March 14<sup>th</sup>, 2019, Mr. Li and his wife from New Jersey, recently received the federal grant through Abacus Bank. Mr. Li was very happy with the experience of buying a house and getting the grant. "Abacus Bank is the only Chinese American community bank in my neighborhood which qualified to get us the grant. Abacus bank has created a lot of convenience for our community residents! The loan process is also very smooth." Mr. Li said.

As the only Asian-American community bank based in New Jersey and New York that works with the Federal Home Loan Bank and help first time homebuyers get the government grants, Abacus Bank can help eligible first-time buyers get up to \$15,000 grant through Homebuyer Dream Program (HDP) for down payment and closing cost. Abacus continued to participate in this new program to seek welfare for the community.

Compare to the previous First Time Home Club, the Homebuyer Dream Program has these following advantages: 1. Up to \$15,000 grant; 2. No purchasing price limit; 3. Maximum LTV 97%; and 4. No need to set up a savings account to get the 1:4 match from the government.

Homebuyer Dream Program provides funds to homebuyers purchasing homes in New York and New Jersey. Homebuyers need to be first-time homebuyers – an individual who has had no ownership in a principal residence for minimum 3 years and etc. (Call for more details); a total household income of 80% or below of the Area Median Income ("AMI"). Let us take a family of 4 as an example. If you are going to purchase a property in Brooklyn NY, the 80% AMI in that area is \$83,450. If you are a first-time home buyer and your total household income is less than \$83,450, you might be qualified for a maximum potential grant of \$15,000 for down payment and closing cost. For more information, please talk to an Abacus Loan Specialist.

Chairman Thomas Sung said that "Abacus has achieved outstanding results since the launch of the "First Home Club" in 1997. Many Chinese have successfully got the FHC grant through Abacus Bank. The "Homebuyer Dream Program" is providing more grant for the qualified first-time homebuyers. With more financial assistance, I hope that our community residents could use this new program to buy their first home." On a first-come, first-served basis, applicants must register in advance through Abacus Bank. Feel free to contact our loan specialist about this program and eligibility. Free loan consultation hotline: 212-285-4770 Press 5 and then 4.

Loan Center: 8 Bowery 2nd Floor, New York, NY; Edison Branch: 869 U.S. Highway 1, Edison, NJ ; PA Branch: 147 North 10th St. Philadelphia, PA ; Bowery Branch: 6 Bowery, New York, NY; Flushing Branch: 3630 Main St. Flushing, NY; Brooklyn Branch: 5518 8th Ave. Brooklyn, NY; WTC Branch: 116 Nassau St. New York, NY; Phone Number: 212-285-4770; Website: [www.AbacusBank.com](http://www.AbacusBank.com)