Sandia National Laboratories is partnering with Welcome Home Funding and Berkshire Hathaway Home Services | Drysdale Properties to bring you an exclusive home buying and home financing solution, designed specifically for the needs of Sandia’s employees. It features a team of local experts that can help you find and finance the perfect home for your needs. It also features large discounts on costs associated with buying your home, plus an exclusive down payment boosting platform for first-time buyers!

Berkshire Hathaway Home Services is one of the nation’s leading real estate brokerages, and Welcome Home Funding is a premier mortgage finance company that is a joint venture between Berkshire Hathaway Home Services | Drysdale Properties and CMG Financial, the nation’s second-largest privately-held mortgage lender. You’ll get the best rates on a full range of financing products, superior service, and the experience base of two industry leaders.

REREADY TO FIND YOUR IDEAL HOME? HERE’S HOW TO GET STARTED:

› New/Prospective employees: home.cmgfi.com/sandia-national-labs
› Current employees: Visit MySandiaExtras.com

For questions, please contact the Human Resources department.

FULL HOME LOAN OPTIONS
• Standard Conventional Fixed & ARM
• 3% down payment programs (HomeReady / HomePossible)
• Renovation Loans (203K, FNMA Homestyle)
• Government Assistance/HFA programs
• FHA Loans, VA Loans
• Jumbo/Non-Conforming Loans

EXCLUSIVE GAMECHANGING PROGRAMS
• HomeFundIt: Exclusive down payment boosting solution for first-time homebuyers, including a $2-to-$1 match on funds gathered, up to $1,500*
• All In One Loan: Take back your financial freedom and pay off your home loan faster

JILL WYLIE, CRP, GMS
Relocation Services • 925.824.4886
relocation@bhhsdrysdale.com

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boyd.robinson@whfunding.com
1983 Second St, Livermore, CA 94550 • Branch NMLS# 1871827

Get discounts worth $1,000-$5,000 on real estate fees*
First time buyers: Boost your down payment with our HomeFundIt platform, and get a $2-to-$1 matching grant up to $1,500*

*Ask your real estate agent for details

©2019 Welcome Home Funding. All Rights Reserved. Welcome Home Funding, LLC is an equal opportunity lender, NMLS# 1763388. Loans made or arranged pursuant to California Financing Law License No 60DB08834. For more information on our company, please visit www.welchomefunding.com, To verify our complete list of state licenses, please visit https://www.welchomefunding.com/About/licensing and www.nmlsconsumeraccess.org. Conventional Payment example: If you choose a $250,000, 30 year loan at a fixed rate of 3.3% (APR 3.5%), with a loan-to-value of 80%, you would make 360 payments of $1,122.61. Payment stated does not include taxes and insurance, which will result in a higher payment. *Grants available to first time home buyers, as defined by Fannie Mae. Housing counseling must be completed by HUD-approved housing counselor to receive CMG Financial grant. Find a housing counselor near you by visiting https://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. $100 is not in addition to $1100 or 1% of purchase price. Grant funds are applied to nonrecurring closing costs. If closing costs are fully paid by seller or interested party, grant funds can be used to buy down the rate. Grant funds cannot be used towards a down payment. Visit https://homefundit.com/terms for complete terms and conditions. Berkshire Hathaway Home Services | Drysdale Properties broker license #01499008. **Real estate broker fee rebate based on home purchase price tier, in states where allowed by law; see broker for full details.
The East Bay Area has more affordable homes, warmer more consistent weather, some of California's best schools, ample parking, and lower crime. It also features 65 parks, and 1200 miles of trails, including wilderness areas for camping, biking, and horseback riding. Let our expert partners find and help you finance the perfect home for you.

**BRENTWOOD**
(On the Sacramento River Delta)
Pop: 63,000
Commute: 35-50min
Rent 3BR House: $2,400+
Buy 3BR Condo from: $350K+
Buy 3BR/2BA House: $450K+

**MOUNTAIN HOUSE**
Pop: 10,000
Commute: 35-55min
Rent 3BR House: $2,200+
Buy 3BR Condo from: $435K+
Buy 3BR/2BA House: $465K+

**TRACY**
Pop: 91,000
Commute: 40-60min
Rent 2BR Apartment: $1,850+
Rent 3BR House from: $2,000+
Buy 3BR Condo: $300K+
Buy 3BR/2BA House: $375K+

**LIVERMORE**
(Great downtown area)
Pop: 90,000
Commute: in town
Rent 2BR Apartment: $2,000+
Rent 3BR House from: $2,700+
Buy 3BR Condo: $645K+
Buy 3BR/2BA House: $750K+

**DUBLIN**
Pop: 61,000
Commute: 25-30min (a counter-commute!)
Rent 2BR Apartment: $2,400+
Rent 3BR House from: $3,200+
Buy 3BR Condo: $635K+
Buy 3BR/2BA House: $750K+

**PLEASANTON**
(Great downtown area)
Pop: 83,000
Commute: 20-25min
Rent 2BR Apartment: $2,400+
Rent 3BR House from: $3,100+
Buy 3BR Condo: $715K+
Buy 3BR/2BA House: $840K+

**FREMONT**
Pop: 235,000
Commute: 35-55min (a counter-commute!)
Rent 2BR Apartment: $2,400+
Rent 3BR House from: $3,150+
Buy 3BR Condo: $899K+
Buy 3BR/2BA House: $900K+

**Livermore, Dublin, Pleasanton, Fremont, Brentwood, Tracy, Mountain House**

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SCENARIO 1 | First-Time Home Buyer

Career Stage:
› New Employee, Engineering, age 23-27, $115K

Your Goals:
› Buy first home – single-family residence or condo
› 30-year fixed-rate mortgage
› Use HomeFundIt down payment boosting platform
› 5% down payment
› Receive $2 for every $1 crowdfunded up to the lesser of $1500 or 1% of the purchase price*
› Assumes 740 middle FICO score

HOME BUYING SERVICES
• Research the Local Market
• Property Identification and Selection
• New Home Tours
• Community Information
• Professional Guidance and Advice

FULL HOME LOAN OPTIONS
• Standard Conventional Fixed and ARM
• FHA Loans
• VA Loans
• Jumbo/Non-Conforming Loans
• 3% down payment programs (HomeReady/HomePossible)
• Property Evaluation and Valuation
• Making an Offer and Negotiations
• Manage the Transaction Process
• Post-Closing Services

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• VA Loans
• Jumbo/Non-Conforming Loans
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SCENARIO 2 | Move-Up Buyer

Career Stage:
- Mid Career/New Hire, Engineering, age 35-45, $130K

Your Goals:
- Buy home – single family residence or condo
- 30-year fixed-rate mortgage
- 10-15% downpayment

Receive $2 for every $1 crowdfunded up to the lesser of $1500 or 1% of the purchase price*

Middle FICO Score: 740

HOME BUYING SERVICES
- Research the Local Market
- Property Identification and Selection
- New Home Tours
- Community Information
- Professional Guidance and Advice

FULL HOME LOAN OPTIONS
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- FHA Loans
- VA Loans
- Jumbo/Non-Conforming Loans
- 3% down payment programs (HomeReady/HomePossible)
- HomeFundIt: Exclusive down payment boosting solution for first-time homebuyers
- All In One Loan: Take back your financial freedom and pay off your home loan faster

PROPERTY LOCATION

<table>
<thead>
<tr>
<th>PROPERTY LOCATION</th>
<th>Brentwood</th>
<th>Pleasanton</th>
<th>Livermore</th>
<th>Pleasanton</th>
</tr>
</thead>
<tbody>
<tr>
<td>TYPE</td>
<td>3BR Single Family Residence</td>
<td>2BR Single Family</td>
<td>2BR Single Family</td>
<td>3BR Single Family</td>
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<tr>
<td>PURCHASE PRICE</td>
<td>$579,000.00</td>
<td>$749,000.00</td>
<td>$789,000.00</td>
<td>$849,000.00</td>
</tr>
</tbody>
</table>

DOWN PAYMENT EXAMPLES

<table>
<thead>
<tr>
<th>DOWN PAYMENT EXAMPLES</th>
<th>Brentwood</th>
<th>Pleasanton</th>
<th>Livermore</th>
<th>Pleasanton</th>
</tr>
</thead>
<tbody>
<tr>
<td>DOWN PAYMENT SAVINGS</td>
<td>$75,000.00</td>
<td>$97,000.00</td>
<td>$103,000.00</td>
<td>$115,000.00</td>
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<tr>
<td>TOTAL DOWN PAYMENT</td>
<td>$75,000.00</td>
<td>$97,000.00</td>
<td>$103,000.00</td>
<td>$115,000.00</td>
</tr>
<tr>
<td>DOWN PAYMENT %</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
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</table>

LOAN EXAMPLES

<table>
<thead>
<tr>
<th>LOAN EXAMPLES</th>
<th>Brentwood</th>
<th>Pleasanton</th>
<th>Livermore</th>
<th>Pleasanton</th>
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</thead>
<tbody>
<tr>
<td>LOAN AMOUNT</td>
<td>$521,100.00</td>
<td>$375,250.00</td>
<td>$408,500.00</td>
<td>$550,050.00</td>
</tr>
<tr>
<td>LOAN TYPE</td>
<td>30-Year Fixed</td>
<td>30-Year Fixed</td>
<td>30-Year Fixed</td>
<td>30-Year Fixed</td>
</tr>
<tr>
<td>INTEREST RATE</td>
<td>4.500%</td>
<td>4.500%</td>
<td>4.500%</td>
<td>4.500%</td>
</tr>
<tr>
<td>APR</td>
<td>4.726%</td>
<td>4.707%</td>
<td>4.703%</td>
<td>4.606%</td>
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MONTHLY PAYMENT EXAMPLES

<table>
<thead>
<tr>
<th>MONTHLY PAYMENT EXAMPLES</th>
<th>Brentwood</th>
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<th>Livermore</th>
<th>Pleasanton</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRINCIPAL &amp; INTEREST</td>
<td>$2,640.37</td>
<td>$3,415.57</td>
<td>$3,597.97</td>
<td>$3,681.20</td>
</tr>
<tr>
<td>TAXES (estimate)</td>
<td>$605.00</td>
<td>$780.00</td>
<td>$825.00</td>
<td>$885.00</td>
</tr>
<tr>
<td>INSURANCE (estimate)</td>
<td>$125.00</td>
<td>$75.00</td>
<td>$130.00</td>
<td>$140.00</td>
</tr>
<tr>
<td>HOA (estimate)</td>
<td>$ -</td>
<td>$400.00</td>
<td>$ -</td>
<td>$ -</td>
</tr>
<tr>
<td>PMI</td>
<td>$134.62</td>
<td>$174.14</td>
<td>$183.44</td>
<td>$102.92</td>
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<tr>
<td>TOTAL MONTHLY PAYMENT</td>
<td>$3,504.99</td>
<td>$4,844.71</td>
<td>$4,736.41</td>
<td>$4,809.12</td>
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CLOSING COST GRANTS AVAILABLE

<table>
<thead>
<tr>
<th>CLOSING COST GRANTS AVAILABLE</th>
<th>Brentwood</th>
<th>Pleasanton</th>
<th>Livermore</th>
<th>Pleasanton</th>
</tr>
</thead>
<tbody>
<tr>
<td>BHHS</td>
<td>DRYSDALE GRANT**</td>
<td>$2,600</td>
<td>$ 3,600</td>
<td>$3,600</td>
</tr>
</tbody>
</table>

*Closing cost rebate provided by BHHS|Drysdale Properties. See agent for full details.

JILL WYLIE, CRP, GMS
Relocation Services • 925.824.4886
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**PROPERTY LOCATION**  
<table>
<thead>
<tr>
<th>Type</th>
<th>Dublin</th>
<th>Pleasanton</th>
<th>Fremont</th>
<th>San Ramon</th>
</tr>
</thead>
<tbody>
<tr>
<td>3BR Condo</td>
<td>$789,000.00</td>
<td>$849,000.00</td>
<td>$899,000.00</td>
<td>$995,000.00</td>
</tr>
</tbody>
</table>

**DOWN PAYMENT EXAMPLES**

| Down Payment Savings | $130,000.00 | $140,000.00 | $179,800.00 | $225,000.00 |
| Total Down Payment | $130,000.00 | $140,000.00 | $179,800.00 | $225,000.00 |
| Down Payment % | 15% | 15% | 20% | 20% |

**LOAN EXAMPLES**

| Loan Type | 30-Year Fixed | 30-Year Fixed | 30-Year Fixed | 30-Year Fixed |
| Principal & Interest | $3,398.09 | $3,656.49 | $3,485.60 | $3,857.81 |
| Taxes (estimate) | $825.00 | $885.00 | $900.00 | $1,040.00 |
| Insurance (estimate) | $80.00 | $150.00 | $150.00 | $175.00 |
| HOA (estimate) | $450.00 | $- | $- | $- |
| PMI | $95.01 | $102.23 | $- | $- |
| Total Monthly Payment | $4,848.10 | $4,793.72 | $4,535.60 | $5,072.81 |

**CLOSING COST GRANT AVAILABLE**

| BHHS | Drysdale Grant** | $3,600 | $4,100 | $4,100 | $4,600 |

*Closing cost rebate provided by BHHS/Drysdale Properties. See agent for full details.*