



EXCLUSIVE HOME BUYING Home Financing Partnership Solutions

Program Overview

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.

READY TO FIND YOUR IDEAL HOME? HERE'S HOW TO GET STARTED:

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

For questions, please contact the Human Resources department.

First-time homebuyers: Given current rental prices and low mortgage interest rates, in many cases, buying a home can be more financially attractive than renting. We can help you explore your options in detail.

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*

HOME BUYING SERVICES

- Research the Local Market
- Property Identification and Selection
- New Home Tours
- Community Information
- Professional Guidance and Advice
- Property Evaluation and Valuation
- Making an Offer and Negotiations
- Manage the Transaction Process
- Post-Closing Services

LEASING SERVICES

- Optional/premium service
- Valuable, personalized guidance
- Finding the right neighborhood
- Researching available inventory
- Scheduling appointments
- Viewing properties

JILL WYLIE, CRP, GMS

Relocation Services • 925.824.4886
relocation@bhhsdrysdale.com

**BERKSHIRE
HATHAWAY** | Drysdale
HomeServices Properties

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



BOYD ROBINSON, Loan Officer

NMLS# 313231 • 925.260.9590
boyd.robinson@whfunding.com

**Welcome Home
FUNDING**

1983 Second St, Livermore, CA 94550 • Branch NMLS# 1871827

*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 60DBO88834. For more information on our company, please visit www.welcomehomefunding.com. To verify our complete list of state licenses, please visit <https://www.welcomehomefunding.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 \$1500 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.



EXCLUSIVE HOME BUYING Home Financing Partnership Solutions

Community Profiles For Prospective Homebuyers

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.

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+

Brentwood

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: \$2,000+
Buy 3BR Condo from: \$300K+
Buy 3BR/2BA House: \$375K+

LIVERMORE (Great downtown area)

Pop: 90,000
Commute: in town
Rent 2BR Apartment: \$2,000+
Rent 3BR House: \$2,700+
Buy 3BR Condo from: \$645K+
Buy 3BR/2BA House: \$530K+

BOYD ROBINSON, Loan Officer

NMLS# 313231 • 925.260.9590
boyd.robinson@whfunding.com

Welcome Home
FUNDING

JILL WYLIE, CRP, GMS

Relocation Services • 925.824.4886
relocation@bhhsdrysdale.com

BERKSHIRE
HATHAWAY
HomeServices

Drysdale
Properties

1983 Second St, Livermore, CA 94550 • Branch NMLS# 1871827



©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 60DB088834. For more information on our company, please visit www.welcomehomefunding.com. To verify our complete list of state licenses, please visit <https://www.welcomehomefunding.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 \$1500 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.



EXCLUSIVE HOME BUYING Home Financing Partnership Solutions

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
- Property Evaluation and Valuation
- Making an Offer and Negotiations
- Manage the Transaction Process
- Post-Closing Services

FULL HOME LOAN OPTIONS

- Standard Conventional Fixed and ARM
- 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

JILL WYLIE, CRP, GMS

Relocation Services • 925.824.4886
relocation@bhhsdrysdale.com

BOYD ROBINSON, Loan Officer

NMLS# 313231 • 925.260.9590
boyd.robinson@whfunding.com


1983 Second St, Livermore, CA 94550 • Branch NMLS# 1871827

BERKSHIRE
HATHAWAY | Drysdale
HomeServices Properties

Welcome Home
FUNDING

PROPERTY LOCATION	Tracy	Tracy	Mountain House	Brentwood
TYPE	3BR Condo	2BR Single Family	2BR Single Family	3BR Single Family
PURCHASE PRICE	\$369,000.00	\$395,000.00	\$430,000.00	\$579,000.00

DOWN PAYMENT EXAMPLES

DOWN PAYMENT SAVINGS	\$11,070.00	\$11,850.00	\$12,900.00	\$17,370.00
 homefundit™ \$ GATHERED	\$10,000.00	\$12,000.00	\$13,500.00	\$15,000.00
TOTAL DOWN PAYMENT	\$21,070.00	\$23,850.00	\$26,400.00	\$32,370.00
DOWN PAYMENT %	5%	5%	5%	5%

LOAN EXAMPLES

LOAN AMOUNT	\$350,550.00	\$375,250.00	\$408,500.00	\$550,050.00
LOAN TYPE	30-Year Fixed	30-Year Fixed	30-Year Fixed	30-Year Fixed
INTEREST RATE	4.250%	4.250%	4.250%	4.500%
APR	4.629%	4.621%	4.611%	4.842%

MONTHLY PAYMENT EXAMPLES

PRINCIPAL & INTEREST	\$1,724.50	\$1,846.00	\$2,009.57	\$2,787.02
TAXES (estimate)	\$390.00	\$415.00	\$450.00	\$605.00
INSURANCE (estimate)	\$50.00	\$100.00	\$110.00	\$125.00
HOA (estimate)	\$350.00	\$ -	\$ -	\$ -
PMI	\$128.54	\$137.59	\$149.78	\$201.69
TOTAL MONTHLY PAYMENT	\$2,643.04	\$2,498.59	\$2,719.35	\$3,718.71

CLOSING COST GRANTS AVAILABLE

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

 homefundit™ LENDER GRANT*	\$1,500	\$1,500	\$1,500	\$1,500
BHHS DRYSDALE GRANT**	\$1,900	\$1,900	\$2,200	\$2,600
TOTAL GRANT DOLLARS	\$3,400	\$3,400	\$3,700	\$4,100

Ask how HomeFundIt can help you boost your down payment and be in a position to buy sooner



©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 60DBO88834. For more information on our company, please visit www.welcomehomefunding.com. To verify our complete list of state licenses, please visit <https://www.welcomehomefunding.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 \$1500 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.



EXCLUSIVE HOME BUYING Home Financing Partnership Solutions

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
- Property Evaluation and Valuation
- Making an Offer and Negotiations
- Manage the Transaction Process
- Post-Closing Services

FULL HOME LOAN OPTIONS

- Standard Conventional Fixed and ARM
- 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

JILL WYLIE, CRP, GMS

Relocation Services • 925.824.4886
relocation@bhhsdrysdale.com

BOYD ROBINSON, Loan Officer

NMLS# 313231 • 925.260.9590
boyd.robinson@whfunding.com

BERKSHIRE
HATHAWAY | Drysdale
HomeServices Properties

Welcome Home
FUNDING

1983 Second St, Livermore, CA 94550 • Branch NMLS# 1871827

PROPERTY LOCATION	Brentwood	Pleasanton	Livermore	Pleasanton
TYPE	3BR Single Family Residence	2BR Single Family	2BR Single Family	3BR Single Family
PURCHASE PRICE	\$579,000.00	\$749,000.00	\$789,000.00	\$849,000.00
DOWN PAYMENT EXAMPLES				
DOWN PAYMENT SAVINGS	\$75,000.00	\$97,000.00	\$103,000.00	\$115,000.00
TOTAL DOWN PAYMENT	\$75,000.00	\$97,000.00	\$103,000.00	\$115,000.00
DOWN PAYMENT %	10%	10%	10%	10%
LOAN EXAMPLES				
LOAN AMOUNT	\$521,100.00	\$375,250.00	\$408,500.00	\$550,050.00
LOAN TYPE	30-Year Fixed	30-Year Fixed	30-Year Fixed	30-Year Fixed
INTEREST RATE	4.500%	4.500%	4.500%	4.500%
APR	4.726%	4.707%	4.703%	4.606%
MONTHLY PAYMENT EXAMPLES				
PRINCIPAL & INTEREST	\$2,640.37	\$3,415.57	\$3,597.97	\$3,681.20
TAXES (estimate)	\$605.00	\$780.00	\$825.00	\$885.00
INSURANCE (estimate)	\$125.00	\$75.00	\$130.00	\$140.00
HOA (estimate)	\$ -	\$400.00	\$ -	\$ -
PMI	\$134.62	\$174.14	\$183.44	\$102.92
TOTAL MONTHLY PAYMENT	\$3,504.99	\$4,844.71	\$4,736.41	\$4,809.12
CLOSING COST GRANTS AVAILABLE				
*Closing cost rebate provided by BHHSIDrysdale Properties. See agent for full details.				
BHHS DRYSDALE GRANT**	\$2,600	\$3,600	\$3,600	\$4,100



©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 60DBO88834. For more information on our company, please visit www.welcomehomefunding.com. To verify our complete list of state licenses, please visit <https://www.welcomehomefunding.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 \$1500 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.



EXCLUSIVE HOME BUYING Home Financing Partnership Solutions

SCENARIO 3 | Ready to Relocate

Career Stage:

- Mid Career/Transfer, Project Manager, age 30-50, \$150K

Your Goals:

- Buy home – single-family home or condo
- 30-year fixed-rate mortgage
- 15%-20% down payment
- Middle FICO Score: 740 (780 for 20% downpayment scenarios)

HOME BUYING SERVICES

- Research the Local Market
- Property Identification and Selection
- New Home Tours
- Community Information
- Professional Guidance and Advice
- Property Evaluation and Valuation
- Making an Offer and Negotiations
- Manage the Transaction Process
- Post-Closing Services

FULL HOME LOAN OPTIONS

- Standard Conventional Fixed and ARM
- 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

JILL WYLIE, CRP, GMS

Relocation Services • 925.824.4886
relocation@bhhsdrysdale.com

BERKSHIRE
HATHAWAY
HomeServices | Drysdale
Properties

BOYD ROBINSON, Loan Officer

NMLS# 313231 • 925.260.9590
boyd.robinson@whfunding.com

Welcome Home
FUNDING

1983 Second St, Livermore, CA 94550 • Branch NMLS# 1871827

PROPERTY LOCATION	Dublin	Pleasanton	Fremont	San Ramon
TYPE	3BR Condo	3BR Single Family Residence	3BR Single Family Residence	3BR Single Family Residence
PURCHASE PRICE	\$789,000.00	\$849,000.00	\$899,000	\$995,000.00

DOWN PAYMENT EXAMPLES

DOWN PAYMENT SAVINGS	\$130,000.00	\$140,000.00	\$179,800	\$225,000.00
TOTAL DOWN PAYMENT	\$130,000.00	\$140,000.00	\$179,800	\$225,000.00
DOWN PAYMENT %	15%	15%	20%	20%

LOAN EXAMPLES

LOAN AMOUNT	\$670,650.00	\$721,650.00	\$719,200	\$796,000.00
LOAN TYPE	30-Year Fixed	30-Year Fixed	30-Year Fixed	30-Year Fixed
INTEREST RATE	4.500%	4.500%	4.125%	4.125%
APR	4.610%	4.606%	4.215%	4.178%

MONTHLY PAYMENT EXAMPLES

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.

Ask about the amazing All In One Loan— you could save thousands in interest, pay off years earlier.

ALL IN ONE
LOAN



©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 60DBO88834. For more information on our company, please visit www.welcomehomefunding.com. To verify our complete list of state licenses, please visit <https://www.welcomehomefunding.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 \$1500 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.