# Market examples of SPCPs

#### Chase



SPCP providing down payment and closing cost assistance grants.

# Rocket Mortgage



SPCP purchase mortgage providing discounts and up to 1% down payment assistance.

# Bank of America

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SPCP purchase mortgage providing zero down payment and closing costs.

# TD Bank



SPCP Mortgage in targeted geographies.

## **Guaranteed** Rate



SPCP providing up to \$8,000 in assistance to underserved potential homebuyers.

#### Wells Fargo



SPCP Mortgage in targeted geographies.





Movement Mortgage Community Assistance Program offers up to \$8,000 in credits and preferred terms in this SPCP.

#### Small Business: Union Bank



Business Diversity Lending SPCP is designed to empower woman-, minority- and veteran-owned businesses.

# Nonprofit: LISC DPA - San Diego

# **LISC SAN DIEGO**

DPA for Black Homebuyers in the San Diego area.

# Nonprofit: Black Developer Capital



Low Income Investment Fund (LIIF) CDFI partners with National Affordable Housing Trust to address systemic market gaps with this black developer capital initiative.

## Nonprofit: Equity DPA - National



Equity DPA is a soft-second down payment and closing cost assistance program designed to provide financing for LMI and BIPOC first time homebuyers.

#### Nonprofit: CFE 2nd/DPA - DC



The City First Homes, Homes by CFE program provides an affordable second mortgage of up to 20% LTV for qualifying African-American and Hispanic first-time homebuyers.

# **Beneficial State Foundation**



At Beneficial State Foundation, we've compiled a list of resources and created a sample SPCP to inspire lenders to develop their own programs, addressing the systemic barriers to equal financing that many face in this country.