



Capital One Products and Services New Jersey Market

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Community Mortgage

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Capital One products and services

- **Community Homebuyer Mortgage Program**
- **Secured Credit Card**
- **Credit Wise**



You're ready
to find a place
to call home.

Your hopes and dreams of owning a home can be a reality, because at Capital One, we're committed to helping you. You could find options that help make a mortgage more affordable with our Community Homebuyers' Program. Though maximum income limits apply, we encourage you to consider how we could help. No matter your dreams, or your situation, we want to get you home.



The Community Homebuyer Program is designed to work with customers who have received homebuyer education and counseling from a certified agency

- No private mortgage insurance
- Up to 97% financing with a credit score of 620 or above
- Non-traditional Credit is allowed
- Low down payments on 1-4 unit properties, co-ops and condos
- Closing cost grants of up to \$6,000 available for 1-4 unit properties or up to a \$3,000 grant for cooperatives, if qualified
- Section 8 Homeownership Vouchers Welcome
- Some down payment assistance programs are allowed
- No pre-payment penalty
- 30- and 40-year terms available with no points
- Homebuyer and landlord education is required



This does not represent an offer to enter into a loan agreement. Additional program requirements apply. Products, rates and terms subject to change without notice. Loans subject to credit approval. Products and services offered by Capital One, N.A., NMLS ID 453156, Equal Housing Lender and Member FDIC. © 2017 Capital One. All rights reserved.



CreditWise from Capital One

The app designed to help you manage your credit
Totally free—and available to everyone



Take on the future with confidence

CreditWise® from Capital One® lets you see your credit score for free. It's updated weekly, tells you key factors that impact your credit and has a Credit Simulator that shows how your decisions could affect your score.

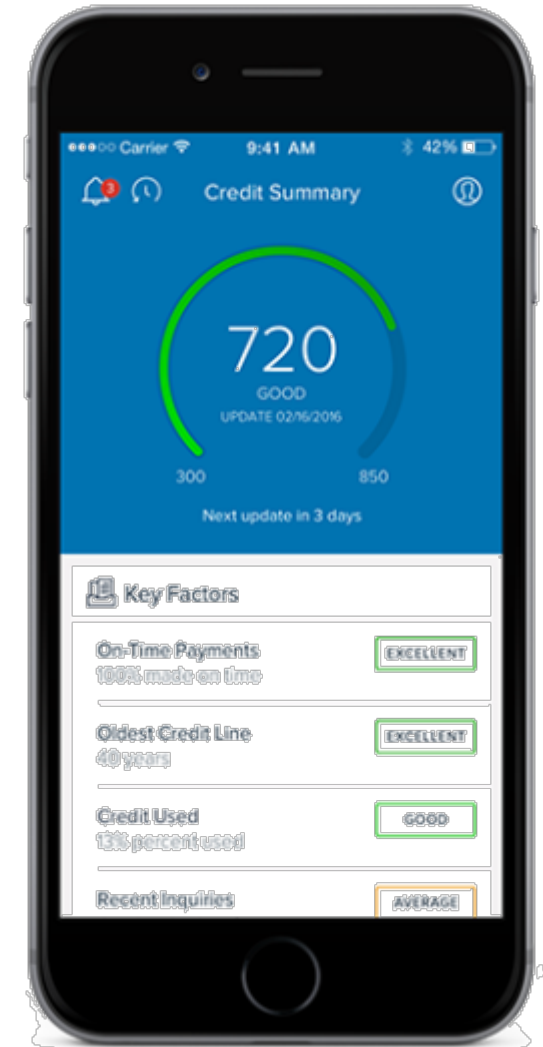
Access your score and more for free

Use everything CreditWise offers, whether or not you're a Capital One customer. It won't hurt your score and you won't ever be asked to enter a credit card number.



CreditWise from Capital One – The app designed to help you manage your credit

- **CreditWise® from Capital One® lets you see your credit score for free.**
 - TransUnion VantageScore® 3.0
 - It's updated weekly, tells you key factors that impact your credit and has a Credit Simulator that shows how your decisions could affect your score.
- **Use everything CreditWise offers, whether or not you're a Capital One customer.**
 - It won't hurt your score and you won't ever be asked to enter a credit card number.
- **See what goes into your score**
 - CreditWise will give your current TransUnion® credit score, and a summary of where you stand with the key factors that affect your credit.
- **Look back at your credit history**
 - See increases or dips in your credit score month-by-month, along with more in-depth information about how much your credit has changed.





Secured MasterCard From Capital One

Take control and build your credit



Required Security Deposit

\$49, \$99 or \$200 refundable deposit based on your creditworthiness



Initial Credit Line

Make the minimum required security deposit and you'll get an initial credit line of \$200. Plus, deposit more money before your account opens to get a higher credit line.



Access a Higher Credit Line

Get access to a higher credit line after making your first 5 monthly payments on time with no additional deposit needed



Purchase Rate

24.99% variable APR.



Annual Fee

\$0



CreditWise® from Capital One®

Enjoy unlimited access to your credit score and tools to help you monitor your credit profile with [CreditWise](#). It's free and available to anyone, even if you're not a Capital One cardholder.¹





Take control and rebuild your credit with the Secured MasterCard from Capital One

- **No annual fee**
- **Purchase rate 24.99% variable APR**
- **Enjoy automatic reporting to the 3 major credit bureaus**
- **Earn credit line increases depending on your payment and credit history**
- **Required Security Deposit**
 - \$49, \$99 or \$200 refundable deposit based on your creditworthiness
- **Initial Credit Line**
 - \$200 - \$3,000. Minimum required security deposit gets you a \$200 initial credit line.
- **MasterCard®**
 - Accepted worldwide, wherever you see the MasterCard logo¹
- **Secured Card also comes with Platinum MasterCard® benefits³**
 - 24/7 Customer Service
 - \$0 Fraud Liability
 - And so much more!

¹ MasterCard® is a registered trademark of MasterCard International Incorporated.

³ Certain terms, conditions, and exclusions apply. In order for coverage to apply, you must use your covered MasterCard® card to secure transactions. Please refer to your Guide to Benefits for further details.

