

Do you think your past might prevent you from owning a home? Think again. We offer a mortgage option to accommodate your needs.

Our Community Accommodation™ First and Second Mortgage Program helps eliminate many risks factors that often cause loan applications to decline. If you've had some credit issues, a late payment history or even recent bankruptcy our mortgage program offers you an alternative to other higher-priced financing solutions.

Program highlights:

- Up to 100% financing - no down payment required
- Flexible credit guidelines including no previous housing history required
- No minimum borrower contribution, gifts from friends or relatives allowed to cover down payment and closing costs
- No minimum length of employment or self-employment
- Purchase, refinance and even cash-out refinance
- Available for first and second mortgage combination loans
- Homebuyer education may be required

To learn more about our mortgage programs that match your needs, please contact:

John Shea

Mortgage Loan Officer

781-864-9447 (Mobile)

781-788-3354 (Pager)

1025 Main St.

Waltham, MA 02454

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<http://mortgage.bankofamerica.com/johnmshea>

This program is designed for borrowers of certain income limits (not to exceed 80% of the area median income) or whose property is located in a low- to moderate-income census tract (LMICT).

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Some restrictions may apply. See Bank of America for details. Credit is subject to approval. Normal credit standards apply. Programs, rates, terms and conditions are subject to change without notice.

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2007 income table

Incomes based on 80%, 100% and 135% of area median income are provided below to be used in conjunction with the policy for Bank of America products or programs that include income requirements.

Massachusetts

	80% of Median	100% of Median	135% of Median		80% of Median	100% of Median	135% of Median
Barnstable County.....	\$56,320	\$70,400	--	Hampshire County	\$49,440	\$61,800	--
Berkshire County	\$50,240	\$62,800	--	Middlesex County	\$71,120	\$88,900	\$120,015
Bristol County.....	\$54,640	\$68,300	--	Nantucket County	\$57,360	\$71,700	--
Dukes County	\$57,360	\$71,700	--	Norfolk County	\$61,520	\$76,900	\$103,815
Essex County	\$61,760	\$77,200	\$104,220	Plymouth County	\$61,520	\$76,900	\$103,815
Franklin County	\$49,440	\$61,800	--	Suffolk County.....	\$61,520	\$76,900	\$103,815
Hampden County	\$49,440	\$61,800	--	Worcester County	\$58,240	\$72,800	--

Incomes are based on estimates of Metropolitan Statistical Area (MSA) median family income issued by the U.S. Department of Housing and Urban Development (HUD) in May 2007. County median income is used for counties outside an MSA. All figures are subject to change without notice.



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