

Simply Smarter Home Loans®

Capital One®

**Community
Champion**

You serve your community. We want to serve you.

For those who give back to their communities, Capital One has a special program just for you.

Who is a Community Champion?

- **Educators**
(all employees of a school/ISD)
- **Police Officers**
- **Firefighters**
- **Healthcare Workers**
(all employees of a healthcare facility)

Get up to \$1,000 off closing costs.

Purchasing a house or refinancing your current mortgage? We're here to make it easy for you with Simply Smarter Home Loans and this Community Champion offer.

Special loan available.

Community Champions who meet certain income or geographical requirements could also receive:

- A down payment **as low as 1%**
- Lower initial monthly payments with **no mortgage insurance**
- **Flexible financing options**

www.capitalone.com/communitychampion

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Mortgage Loan Officer

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Community Champion program benefits (including promotional offer and product benefits) and eligibility criteria subject to change without notice. In addition, you may be required to show proof of occupational eligibility via a Verification of Employment (VOE), pay stub, W-2, or other qualifying information. Contact your loan officer for more details about promotional offer and eligibility requirements.

Offer includes payment of closing costs up to \$1,000, excluding points, per diem interest or tax-deductible fees, such as property taxes and private mortgage insurance (PMI). If your closing costs are less than \$1,000, then your discount will be equal to your

Please see reverse for further details.

