Dream fund

You are not saving for a down payment alone.

Dreamfund is built to let you set a down payment goal and let the people who love you help you reach it. Home funds are not open yet. The waitlist and the Dream Score are free.

Your family and friends may already want to help you buy a home. Many of them may not know how, and a card with a check in it does not track toward anything. **Dreamfund is built to give them a way to give that actually adds up.**

HOW IT WILL WORK WHEN HOME FUNDS OPEN

Set your goal

Tell us the home you are working toward and what you need to save.

Share it

Send your page to family and friends. Birthdays, holidays, graduations, any moment someone would have given you a gift.

Watch it grow

Every contribution goes toward your goal. You see it. They see it.

Join the waitlist. It is free.

Scan the code to join. You can also get your free Dream Score, a map of the down payment assistance programs and employer benefits you may qualify for. It takes about four minutes and does not pull your credit.

dreamfund.ai/waitlist **dreamfund.ai/dream-score**

WHAT YOU SHOULD KNOW

- **Contributions are gifts.** They are not investments and not loans. No one earns a return and no one owns a share of your home.
- **Your lender decides which funds you can use.** Some loan programs limit down payment gifts to relatives. A gift from a friend may not be usable on every loan. When home funds open, Dreamfund is built to record what each giver states at the time of the gift, so you are not reconstructing it later. Ask your loan officer early.
- **Dreamfund does not approve loans.** It is not a lender and does not guarantee loan approval or any savings outcome.

Dreamfund is one of several down payment savings resources. Ask your housing counselor about others.

Dreamfund is not a bank and does not hold customer funds. Upon launch, each customer's savings will be held in a deposit account opened in the customer's own name at an FDIC-member institution. FDIC deposit insurance applies to deposits at the member bank subject to applicable limits. Dreamfund itself is not FDIC-insured and does not guarantee any savings outcome. Dreamfund is not a lender, a mortgage broker, or a real estate brokerage, and does not guarantee loan approval or any savings outcome. Dreamfund is lender-neutral and is not owned by, funded by, or exclusive to any mortgage lender. Your housing counseling agency receives no fee, commission, or compensation of any kind from Dreamfund.
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