Affordable Home Mortgage Loan

Your Path To Homeownership Starts Here

As a Hometown Bank

The best way to strengthen a community is to support it. This is why we developed our Affordable Home Mortgage Loan. It is an affordable mortgage loan featuring a variety of benefits for qualified borrowers who meet specific criteria, or for eligible properties that are within a specific geographical area.

Key Benefits of the Affordable Home Mortgage Loan[1]

- 3% Down[2] - Gift & Grant funds permitted
- Lender Paid Mortgage Insurance (PMI)
- May Qualify for $1,500 or $3,000 Closing Cost Assistance[3]
- 620 Minimum Credit Score
- 30-Year or 15-Year Fixed Rate Mortgage Loans[2]
- Available for Single Family Residence, Condo (Warrantable[4]), Townhome, & Duplex
- Primary Residence Only (No Non-Occupying Co-Borrowers)
- Maximum Loan Amount: $832,750

Homeownership is within reach, contact me to assess your qualification options.

Lorena Igualate
Mortgage Loan Officer | NMLS#: 489282

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EQUAL HOUSING LENDER

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1. Subject to credit approval. Terms, conditions, and restrictions apply. See a banker for details. 2. Payment information: The following sample payment is based on estimated information: Loan amount of $200,000 for borrower with 620 FICO score and advertised annual percentage rate of 6.50% with 360 monthly payments of $2,420. Payments do not include amounts for taxes and insurance and your actual payment may be higher. Contact branch for full details.3. Maximum closing cost credit assistance is $3,000. Qualifications: $1,500 lender credit if a borrower's income is 80% or less of Area Median Income (AMI) AND/OR EITHER $1,500 lender credit if a borrower is purchasing a home in a Low- to Moderate-Income (LMI) Census Tract area OR $1,500 lender credit if purchasing in a majority-minority census tract (tract percentage is greater than 50%). Note: Closing cost assistance is for first time home buyers, or buyers who have not owned a home in the last three years. 4. Condo meets lending criteria of Fannie Mae & Freddie Mac.

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