



LIMITED TIME OFFER: UP TO \$10,000 TOWARDS DOWN PAYMENT AND CLOSING COSTS.

At Citizens we want to help make your dream of owning a home a reality. That's why we created our closing cost and down payment assistance program for first-time homebuyers.* When you buy a home, you may be eligible for a grant up to \$10,000 (based on availability of funds and must meet geographic requirements).

Other Program features:

- No income restrictions
- Repayment is not required
- A lender credit for the appraisal fee - up to \$500
- A lender credit for the first year of the home warranty cost - up to \$500

Eligibility requirements:

- You are purchasing your primary residence
- You have not owned a home in the last 3 years
- At least one borrower currently resides in an eligible census tract located in the following:
 - Baltimore-Columbia-Towson, MD
 - Detroit-Warren-Dearborn, MI
 - Philadelphia-Camden-Wilmington, PA-NJ-DE

Funds are limited, so to learn more about this program or to find out if you might qualify, contact me for details!

For mortgage financing information, contact:

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