



Now, get up to \$5,000 in closing cost assistance.

FNB Home Ownership Program

Buying a home can be stressful and a bit overwhelming. At First National Bank let us help take away the worry so you can focus on the excitement of owning a home. Our Home Ownership Program offers many great features for home buyers including...

- Little or no down payment required, which could reduce the amount of money you'll need to purchase your home
- No mortgage insurance requirements, which will result in a lower monthly loan payment
- Building your credit profile or correcting past challenges? We understand, and will consider credit scores as low as 620
- Get up to \$5,000 in closing cost assistance*
- Funds needed for closing can come in the form of a gift or grant

*\$5,000 maximum available amount for assistance with eligible loan costs. Qualifying transactions must be for purchase of a one-unit, single family primary residence. Maximum purchase prices apply and may vary by market. Home ownership counseling is required by a government approved agency and written certification of completion must be provided. Household income must be less than 80% of the area median income as published by HUD for the county in which the property is located, or the property must be located in a designated LMI census tract. Other terms and conditions may apply. See an FNB Mortgage Originator for complete details. All loans are subject to credit and property approval. This is not a commitment to lend.



First National Bank