First Citizens Bank.

FIRST CITIZENS BANK FORGIVABLE LOAN PROGRAM

Up to $10,000 toward your down payment and closing costs.

Here at First Citizens Bank, we've helped generations of homeowners reach their goals by providing personalized service and mortgage solutions to meet their needs. When buying a home seems out of reach, we're here to help you open the door to new possibilities with options like our First Citizens Bank Forgivable Loan Program that offers up to $10,000[1] toward your down payment and closing costs.

The $10,000 can be applied toward:

- Down payment assistance
- Lender closing costs, third-party fees and settlement costs

What we offer:

- Extensive experience and dedication to helping you start building your future in a new home
- Affordable options with a range of mortgage solutions
- Personalized assistance and a commitment to working with you at each step of your journey to homeownership

You must occupy the home as a primary residence for the first five years of the loan,[2] and the First Citizens Bank Forgivable Loan Program must be combined with select First Citizens Bank first mortgage programs.[3]

Ready to learn more?

Erik Hayes Taylor, Mortgage Banker, NMLS# 561167

919-612-3476 | erik.taylor@firstcitizens.com

firstcitizens.com

[1] Income and asset restrictions apply. To qualify for the First Citizens Bank Forgivable Loan Program (FLP), you must meet both the income limits and location eligibility determined by location in a low-income census tract or majority-minority census tract. First Citizens Bank FLP is available in select counties in CA, GA, MA, NC, and SC only. Call to confirm eligible counties and property eligibility. This is a limited time program subject to the availability of funding allocated to the First Citizens Bank FLP. Customer cannot keep any dollar amount of the First Citizens Bank FLP outside of the loan transaction. Real Estate agent's commission is not covered by the First Citizens Bank FLP. All, or a portion of the First Citizens Bank FLP contribution may be reported to the IRS and the customer will be responsible for any federal, state, or local taxes. Covered closing costs and fees must be part of the loan transaction. Tax implication of this offer is 20% of the FLP fund contribution will be reported to the IRS and the customer will be responsible for any federal, state or local taxes.

[2] If home is sold or refinanced within the first five years, you will be required to pay back the FLP.

[3] FLP is available with Conforming, Community Opportunity, FNMA HomeReady, and OneMortgage. Home loan must be funded by First Citizens Bank.

Credit approval applies. This offer does not constitute a commitment to lend. Program terms availability are subject to change without notice. Other restrictions and limitations may apply. Consult a tax advisor regarding the deductibility of interest.