First Citizens Bank

Qualified homebuyers may be eligible for a lower payment.

At First Citizens Bank, we believe everyone deserves a place to call home, and we've helped generations of homeowners reach their goals by providing personalized service and mortgage solutions to meet their needs.

Today, potential homebuyers in certain counties[1] may now qualify for our lower mortgage rate and increased buying power.

For qualified buyers, we're offering:

- Up to 1% lower rate than current market rates[2]
- Lower monthly payments that can help increase buying power[3]
- Assistance with downpayment and closing costs[4]

For more information or to see if you qualify, please contact:

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firstcitizens.com

[1] To qualify for this offer, the property must be located within a Majority-Minority Census Tract (MMCT) as designated by census data within First Citizens Bank assessment areas located in Georgia, North Carolina, or South Carolina only. Homebuyer must also have income that is 80% or less of the median area income. Available on purchase loans only and homebuyer must occupy property at time of purchase. Offer is limited to one per homebuyer. Contact us today for additional details and qualifying criteria.

[2] Reduced Rate Incentive available on conventional, FHA and FNMA Homeready only.

[3] An example of a typical extension of credit with the above-mentioned factors is as follows: an amount financed of $380,000 with a term of 30 years, the interest rate would be 6.000%, with an APR of 6.335%, consisting of 360 equal payments of $2,278. APR will not increase after consummation, a statement of fact.

[4] Mortgage Assistance Grant, which can provide a grant up to $5,000 towards down payment assistance and closing costs can be combined with this reduced rate incentive. Income and property eligibility applies.

Offer may be discontinued at any time without notice. Home loan must be closed by First Citizens Bank. Credit approval applies. This offer does not constitute a commitment to lend.

Program terms and availability are subject to change without notice. Other restrictions and limitations may apply. Consult a tax advisor regarding the deductibility of interest.