



Home Turf Loan Program

Up to \$5,000 Lender Credit available to qualifying individuals!¹

Features of this product include:

- ✓ Available for purchase or refinance of primary residence.
- ✓ Lender Credit can be applied to down payment, closing costs, and/or prepaids for purchase transactions.²
- ✓ Minimum down payment of 3% with additional sources that can include personal funds, grant money, gifts from family, or government assistance programs.³
- ✓ No Private Mortgage Insurance (PMI) required.
- ✓ Various fixed rate terms available.

Requirements:

- ✓ A minimum borrower FICO score of 640.
- ✓ Income restrictions apply.⁴
- ✓ Primary residence must be in our designated lending area.⁵
- ✓ Individuals must complete a Central Trust Bank approved homebuyer education session and a personal monthly budget.⁶



Noah Sady

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Let's Connect

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This is not a commitment to lend or extend credit. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. All rates, programs and fees are subject to underwriting guidelines and are subject to change without notice.¹Funds are only available to be used for our mortgages. Funds are available for a limited time. Any borrower can not receive this credit more than once in 24 months.²Lender Credit applied to closing costs only for refinanced transactions. Reduced lender credit possible for refinances.³Lower down payment option available based on credit score and debt-to-income ratio. ⁴Income limited to 80% of FFIEC MSA median family income. ⁵Homebuyer education is only required on purchases. ⁷Other restrictions may apply. See bank for details. The Central Trust Bank NMLS #407985 MEMBER FDIC 238 Madison St, Jefferson City, MO 65101. Copyright Central Bankcompany. All rights reserved.