



FIRST CITIZENS BANK MASSACHUSETTS GRANT PROGRAM

Qualify for a \$30,000 grant for your closing costs and down payment assistance.

Everyone deserves a place to call home. The First Citizens Bank Massachusetts Grant Program can help you open the door to your new home with up to \$30,000* toward your closing costs and loan fees. This money does not need to be repaid and does not increase your rate, payment, or points.

\$30,000 will be applied towards:

- Down payment assistance
- Lender closing costs, third-party fees, and settlement costs.
- Points to buy down your rate and lower your mortgage payment.
- Upfront mortgage insurance premium on FHA loans.

First Citizens Bank Grant Massachusetts Program must be combined with a First Citizens Bank home loan purchase programs.

Get started today.

Francisco Espallat

Mortgage Advisor | CRA Residential Lending

NMLS ID: 609815

O: 978-409-0000

* Income and asset restrictions apply. To qualify for the First Citizens Bank Massachusetts Grant Program (FCB MA Grant), you must meet both the income limits and location eligibility determined by location in a low-income census tract or majority-minority census tract. FCB MA Grant is available in Massachusetts only. This is a limited time program subject to the availability of funding allocated to the FCB MA Grant. Customer cannot keep any dollar amount of the FCB MA Grant program outside of the loan transaction. Real Estate agent's commission is not covered by the FCB MA Grant. All, or a portion of the FCB MA Grant 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 loan transaction.

Normal 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.

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COMMUNITY OPPORTUNITY MORTGAGE

Up to 100% financing available

You've worked hard. Planned ahead. And saved. Now, it's time to buy a home.

Key program details

- First-time homebuyers are eligible.
- We offer fixed and adjustable-rate terms.
- You can avoid costly Private Mortgage Insurance premiums.

At First Citizens Bank, we want to make the process as smooth as possible. Our mortgage specialists are here to work with you, one-on-one. Because everyone deserves a place to call home.

Ready to get started?

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