



FIRST CITIZENS BANK GRANT PROGRAM

Qualify for a \$10,000 grant for your closing costs and loan fees.

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 Grant Program that offers up to \$10,000¹ toward your closing costs and loan fees. This money does not need to be repaid and does not increase your rate, payment or points.

The \$10,000 can be applied toward:

- 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.
- Down payment on select programs²

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.

The First Citizens Bank Grant Program must be combined with select First Citizens Bank home loan purchase programs³

Get started today.

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¹ Income and asset restrictions apply. To qualify for the First Citizens Bank Grant Program (First Citizens Bank 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. First Citizens Bank Grant is available in select California and Massachusetts counties. 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 Grant. Customer cannot keep any dollar amount of the First Citizens Bank Grant program outside of the loan transaction. Real Estate agent's commission is not covered by the First Citizens Bank Grant. All, or a portion of the First Citizens Bank 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.

² Program funds may be used for down payment on conforming loans and First Citizens Bank's Community Opportunity Mortgage program, which provides 100% financing.

³ First Citizens Grant Program is available on conforming loans, FHA, and Community Opportunity Mortgage Program. Home loan must be funded by First Citizens Bank.

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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