



## Home is where Love is

The homeowners we've served tell our story like no one else can. The dedicated Citizens Trust Bank Residential Mortgage Lending team remains focused on making homeownership dreams become reality. From a young couple working two jobs and raising children, to an adult hoping to gain the security and stability of owning a home for the first time, we continue to live up to the mission of enabling dreams for a greater number of people.

Meet James E. Love, a satisfied Citizens Trust Bank customer and new homeowner. Years of being a responsible renter allowed Mr. Love to develop a sense of normalcy in a house that suited his needs; and, when time presented the opportunity, through the advice of his landlord, he pursued the dream of owning the house he had come to love. However, to his dismay, through the landlord's real estate selling agent he was told that he did not meet qualifications to purchase the house. Love, visibly distraught and disappointed, shared his challenge with the local Citizens Trust Bank Client Services Relationship professionals. And, through an introduction to the Residential Mortgage Lending team his homeownership dreams came back into focus and a new trust was formed.

On further discussions and investigation, the Mortgage lending team discovered that Mr. Love did in fact qualify for one of the most traditional home buying solutions which would ultimately allow him to save more of his hard-earned money than he would renting. Now, free from the burden of writing large rent checks, Mr. Love can focus on the things that are important to him, like being a homeowner for the first time in his life.

For many of the satisfied customers, Mr. Love is another example of the doors to homeownership being opened with help from Citizens Trust Bank. Steadfast to the mission we set a high priority on increasing homeownership in the communities we serve. Our goal is to deliver 300 new homeowners by 2020 and continue to support additional resources in homeowner education.

Through our efforts, homeownership dreams become reality and the sustaining economic strength of our communities are realized.



*James E. Love,  
satisfied homeowner*