



CITIZENS TRUST BANK
A relationship you can bank on



QUICK FACTS

ABOUT CITIZENS TRUST BANK RESIDENTIAL MORTGAGE LENDING

We are committed to making the home-buying process easier. We know that sometimes saving enough money for a down payment can be challenging. Recognizing this challenge we offer a wide array of no to low down payment assistance program solutions as well as mortgage products that are ideal for home buyers with limited funds for closing costs.

YOU DESERVE TO OWN THE HOME OF YOUR DREAMS, and we can help make that dream a reality.

Through your home -buying experience we will:

LISTEN to your needs and help you determine which loan option is best for your unique situation.

PROVIDE AN OVERVIEW of the loan process so you will know what to expect.

GUIDE YOU through the transaction step-by-step.

ANSWER YOUR QUESTIONS promptly.

CLOSE ON TIME.

Learn More About Our Flexible Home Loan Programs

GOVERNMENT LOANS (FHA, VA, USDA and Renovation Loans)	CONVENTIONAL LOANS	JUMBO LOANS	BANK-STATEMENT and CASH-OUT REFINANCE PROGRAMS
-- Low down payment requirements -- 100% financing (VA and USDA only)	-- 3-5% down payment -- Low PMI	-- MAX Loan \$2MM	-- Self-employed borrower and refinancing options



Partnered down payment assistance programs available through the Federal Home Loan Bank of Atlanta AND the ATLANTA Housing Authority.



DOWN PAYMENT ASSISTANCE	Up to \$7,500	UP to \$10,000	Up to \$25,000	Up to 3.5%
INCOME LIMITS	Eligibility Requirements Apply	Eligibility Requirements Apply	Income individually or combined not to exceed 80% of Area Median Income	Eligibility Requirements Apply
ELIGIBLE COMMUNITIES	Down-payment, closing cost, and principal reduction assistance for eligible <ul style="list-style-type: none"> • First-time homebuyers 	Down-payment, closing-cost, and principal reduction assistance for <ul style="list-style-type: none"> • First-time , or • Non-first-time homebuyers who are currently employed or retired law enforcement officers, educators, firefighters, health care worker, COVID related essential workers, veterans, active-duty service men and women, their spouse or surviving spouses, and other first responders 	\$20K Subsidy assistance for first-time homebuyers, and \$25K for <ul style="list-style-type: none"> • First-time homebuyers who are professional or para-professional in health, public safety, education, Section 8 or public housing participants or veterans 	Down-payment Only <ul style="list-style-type: none"> • First-time homebuyers
HOME LIMITS	—	—	MAX sales / purchase price cannot exceed \$250,000	Minimum Loan Amount \$55,000 Max loan Amounts Pre-county Limits
OCCUPANCY	Owner-occupied and Primary residence	Owner-occupied and Primary residence	Owner-occupied and Primary residence	Owner-occupied and Primary residence
HOME BUYER EDUCATION	Required	Required	Required	Required

First-time Homebuyer and Community Partners assistance are products of the Federal Home Loan Bank of Atlanta. Household income restrictions and other requirements apply. Please see Federal Home Loan Bank of Atlanta's Affordable Housing Program Implementation Plan requirements.