

# Glens Falls National's First-Time Homebuyer Loan



We offer a loan designed for first-time homebuyers like you! Our program features low down-payment requirements and tons of cost-savings for you.

## ***Who Qualifies?***

To qualify, you must:

**Provide a 3% minimum down payment** for a one-family home or **a 5% minimum down payment** for a two-family home (includes affordable housing grants)

**Live in the property as your primary residence** (can be one- or two-family home)

**Must buy a home in our service area**

**Meet a minimum credit score**

**Meet the income limit** (80% or less of the area median income) or buy a home in a low- or moderate-income tract

## ***Advantages***

**Low Down Payment:** Our program features low down-payment requirements for one- or two-family homes

**Waived Fees:** We waive standard processing fees and origination charges

**No PMI or Government Guarantee Fees:** We'll cover the private mortgage insurance (PMI)

---

## ***Get Started with a Consultation***

Call us to find out how to get started. We can determine if you're eligible for this program and help you get started on the path to homeownership.

Call **(518) 793-4121** or visit **gfnational.com** for more information or to apply.

***Glens Falls National***  
*Bank and Trust Company*