



First Time Home Buyer?*

Let us make it easier for you...

At Sewickley Savings Bank, we understand the needs of a First Time Home Buyer and proudly offer options designed for this new and exciting time!

**CALL YOUR NEAREST OFFICE
FOR ADDITIONAL INFORMATION!!**

Sewickley Office

531 Broad Street
412-741-5000

Coraopolis Office

901 Fourth Avenue
412-264-4940

Robinson Office

5701 Steubenville Pike
412-787-1533

Sewickley
Since
1884
**Savings
Bank**

Your Safe & Secure Community Bank

www.sewickleysavingsbank.com



Option #1 – LOW MONTHLY PAYMENT

- The bank will lend up to 90% of the lesser of the appraised value or sale price of the property
- The bank will pay for the Private Mortgage Insurance on any loan from 81% to 90% loan to value
- \$500 lender credit towards closing costs
- A ¼% discount on our current 30 year fixed rate mortgage

Option #2 – LOW DOWN PAYMENT / CLOSING COSTS

- The bank will lend from 91% - 95% of the lesser of the appraised value or sale price of the property
- Requires borrower paid Private Mortgage Insurance
- \$500 lender credit towards closing costs
- A ¼% discount on our current 30 year fixed rate mortgage

**First Time Homebuyer is defined as not having owned a home within the past two years. All terms are subject to change without notice.*

Program Qualifications:

- Home sale price must be \$200,000.00 or less
- Family annual income of \$72,600.00 or less
- Purchased property must be within the bank's defined lending area
- Applicant(s) must not have had an ownership interest in a home for the past two years
- Home must be single family and owner occupied as primary residence
- Applicants must meet the bank's standard underwriting criteria for conventional residential mortgage loans

