



Buying a house. Making a home. Forever First.®

Sometimes when you buy a home, small repairs or renovations need to be made. If you're thinking about purchasing a house, The Homestyle Renovation Mortgage can help. With just one loan, you can purchase and make improvements. Refinance options available as well.

Fannie Mae Homestyle® Program Features:

- Loan amount based on the completed value²
- As low as 5% down payment available
- Second home and investment properties allowed (some limitations apply)
- 30 & 15 Year fixed options¹
- Eligible properties include Single Family Homes, Condo, 2-4 units (some restrictions may apply)
- Refinance current balance and renovation costs in to one new loan

To get started or learn more, stop by one of our branches or visit us at firstcitizens.com

¹ An example of a typical extension of credit with the above mentioned factors is as follows: An amount financed of \$165,000 at a term of 30 years with an APR of 3.742% would result in 360 monthly payments of \$752.48.

² Subject to FNMA maximum loan amount for the market where the property is located
Normal credit approval applies. Equal Housing Lender  Member FDIC.

Ready to get started?

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