



BETTER TOGETHER

Combining First National Bank's (FNB) Homeownership Plus Program with the FNB Community Uplift Program can accelerate your dream of homeownership and build immediate equity.
Make your money go further with assistance from FNB.

KEY FEATURES/BENEFITS:

- FNB Homeownership Plus offers up to \$5,000 in Closing Cost Assistance.
- FNB Community Uplift provides up to \$5,000 in Down Payment Assistance.
- Combining these FNB funds helps you pay less out of pocket for your new home.
- No Mortgage Insurance Requirement means a lower payment for your budget.
- Start with more equity in your new home from day one.

Qualifying transactions must be for purchase and/or rehabilitation of a single family, Planned Unit Development (PUD) or condominium primary residence. Homeownership counseling is required for first-time homebuyers from a government-approved agency. A written certification of completion must be provided. The subject property must be in a majority-minority census tract (MMCT). Please consult with your First National Bank (FNB) loan officer for specific terms, conditions and availability based on the subject property location. Other terms and conditions may apply. All loans are subject to credit and property approval. This is not a commitment to lend.



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