

# No More Landlords

3.5% Down Payment  
Competitive Fixed Rate



## FHA Home Loans

FHA loans have been helping people become homeowners since 1934. The Federal Housing Administration allows approved lenders to offer homebuyers a financing alternative with lower down payment requirements, competitive rates, and simplified credit standards. If you want to buy a home but do not have the funds for a large down payment, FHA may be the best option for you.

### Guidelines & Benefits

- As little as 3.5% down payment.
- Up to 6% seller concession.
- Gift funds acceptable.
- Extremely competitive rates.
- Minimum FICO score of 620.
- Less restrictive debt to income guidelines.
- Foreclosure, pre-foreclosure, and deed-in-lieu allowed after 3 year waiting period.

**Citizens Bank has  
a Homeownership  
Solution for You.**



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**Contact us today for a  
free consultation and  
loan pre-qualification.**

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