

**Country Bank** is pleased to announce the launch of their No Down Payment First Time Homebuyer Program. This product allows for 100% financing\* for single family homes and condominiums. There is also NO borrower paid Private Mortgage Insurance (PMI)! That is right... no down payment and no Borrower paid PMI. We all understand that many borrowers have simply been priced out of the market over the last few years. The cost of homeownership has risen and many borrowers have been forced to sit on the sidelines having to put the dream of homeownership on hold. As a Community Bank, Country Bank is committed to delivering unique products for its borrowers... we have identified two barriers to homeownership and have created an innovative product that allows for no down payment and no borrower paid PMI. Country Bank is continuing to make a difference in the local communities. Have your borrowers reach out to one of our experienced Loan Officers today!

\*Maximum financing is based on sales price or appraised value, whichever is less.

Country Bank

Equal Housing Lender

