



## Community Opportunity Mortgage

You've worked hard. Planned ahead. And saved. Now, it's time to buy a home. At First Citizens Bank, we want to make the process as smooth as possible. Our mortgage specialists are here to work with you, one-on-one, helping you put together a loan program that is right for you.

### Features:

- 100% Financing available
- First time homebuyers and previous homeowners are eligible
- Avoid costly Private Mortgage Insurance premiums

Normal credit approval applies. Member FDIC. Equal Housing Lender  Income limits apply.

### Ready to get started?

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