



RESIDENTIAL HOME LOAN PROGRAM

With the Peoples Bank Dream2Keys residential loan program, you can make home ownership a reality for eligible, low-to-moderate-income borrowers. Working together, we can help prospective homebuyers get a financing option that's right for their situation.

A SOLUTION FOR LOW-TO-MODERATE-INCOME BORROWERS

Featuring special requirements, terms and more, our unique program provides a great resource for helping borrowers fulfill the dream of homeownership.

THE DREAMS2KEYS PROGRAM PROVIDES

- Up to 100% financing available
- Fixed rate, up to 30 years
- No private mortgage insurance requirement
- No bank origination fees
- Manufactured Housing with up to 97% financing
- Escrow for repairs available
- Alternative credit references accepted¹

WHO QUALIFIES FOR THIS PROGRAM?

- Eligibility is based on household income or location of the home.
- Low-to-moderate-income eligibility is determined on 80% of the county median family income where the home is being purchased.
- Property located in a qualifying neighborhood.²

ELIGIBILITY

Peoples Bank is your connection for information and assistance. A Peoples Bank Mortgage Consultant will guide home buyers through the process, providing the program information, financial education assistance and lending expertise they need to make homeownership a reality.

Contact a Peoples Bank Mortgage Consultant for more information.

¹Alternative credit option only available for LTV up to 97%.

²Qualifying neighborhood designated must meet low to moderate income tract requirements.



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