



Community Builder

A flexible mortgage product to meet your financing needs

For more than 150 years, First Financial has helped clients on the path to homeownership. The Community Builder Program is designed to provide affordable options for home-buyers with limited credit history, limited income or looking to purchase a home in a low-to-moderate-income (LMI) area.

Program details and benefits:

- 30 year fixed mortgage
- PMI waived
- Purchase and Refinance loans available
- Primary homes are eligible for LMI buyers or property in LMI census tracts
- Reduced closing costs
- Option to repair escrow up to \$10,000 may be available
- Grant funds up to \$7,500 may be available for closing costs and down payment assistance; five year recapture period
- Lender credit of \$725 given to borrower to assist with closing cost

Requirements:

- Maximum loan amount equals conforming limit which is currently \$453,100
- Maximum LTV is 97%*
- Homeownership counseling is required
- Must qualify as LMI based on household size and property location

We're here to help every step of the way. Schedule an appointment with a First Financial mortgage loan consultant today for more details.

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Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

*Minimum credit score varies between 600-700 and will affect maximum LTV.

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