



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 Dream2Keys PROGRAM PROVIDES:

- Low down payment
- Fixed rate, up to 30 years
- No private mortgage insurance requirement
- No origination fees
- Flexible debt-to-income ratios
- Escrow for repairs available
- Alternative credit references accepted

Who qualifies for this program?

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

ELIGIBILITY

Peoples Bank is your connection for information and assistance. A Peoples Bank Home Loan Specialist 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 Home Loan Specialist for more information.

Call Mike Mertz

Home Loan Specialist • NMLS #442739
Clinton County, OH & Surrounding Areas
937-283-3048
Michael.Mertz@pebo.com

peoplesbancorp.com | 800.374.6123



Working Together. Building Success.®



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*Qualifying neighborhood designated must meet low to moderate income tract requirements. Peoples Bank (w/logo)® and Working Together. Building Success.®, individually, are federally registered service marks of Peoples Bank.

