

Glens Falls National's First-Time Homebuyer Loan



We offer a loan designed for first-time homebuyers like you! Our program features low down-payment requirements and tons of cost-savings for you.

Who Qualifies?

To qualify, you must:

Provide a 3% minimum down payment
(includes affordable housing grants)

Live in the property as your primary residence (can be one- or two-family home)

Must buy a home in our service area

Meet a minimum credit score

Meet the income limit (80% or less of the area median income) or buy a home in a low- or moderate-income tract

Advantages

Only 3% Down: Our program features low down-payment requirements

Waived Fees: We waive standard processing fees and origination charges

No PMI or Government Guarantee Fees: We'll cover the private mortgage insurance (PMI)

Get Started with a Consultation

Call us to find out how to get started. We can determine if you're eligible for this program and help you get started on the path to homeownership.

Call **(518) 793-4121** or visit **gfnational.com** for more information or to apply.

Glens Falls National
Bank and Trust Company