

MORTGAGE LOANS



CONVENTIONAL MORTGAGE LOAN*

With low interest rates, now's the time to buy a home or refinance your existing mortgage!

- Fixed rates offered.
- Low down payment options with MyCommunity Mortgage® and Home Possible®.

FEDERAL HOUSING ADMINISTRATION (FHA) LOAN*

- 3.5% down payment required.
- More flexible underwriting criteria.

RURAL HOUSING LOAN*

This mortgage loan option provides homeownership options to individuals who are eligible applicants in rural areas.

- This loan requires no down payment.
- Available to low and moderate-income rural households.
- 100% financing available.
- No requirement to be a "first-time" home buyer.

WELCOME HOME PROGRAM*

Offers down payment assistance to homebuyers.

- Up to \$5,000.00 available on a first come, first serve basis.
- Please call for availability of funds.

VA LOAN*

This mortgage loan option is guaranteed by the U.S. Department of Veterans Affairs (VA).

- 100% financing available.
- No monthly private mortgage insurance required.

CONSTRUCTION LOAN*

Available for new home construction or home rehabilitation.

*All loans subject to credit approval.

croghan.com

888-276-4426

Helping good people make good decisions.



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COLONIAL BANK

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