



**Making dreams come true  
for 90 years.**

**1st**  
National  
Bank of Scotia



## **1st Time. 1st Home.**

### 1st National Bank of Scotia's First Time Homebuyer Program

As a community bank we want to help you build financial stability and make homeownership a reality. 1st National Bank of Scotia is pleased to offer this exclusive program, designed with the first time homebuyer\* in mind.

- Up to 100% financing
- Maximum loan amount of \$150,000
- Loan amount subject to an appraisal satisfactory to the Bank.
- Property must be located in the City of Schenectady, Town of Glenville, Town of Rotterdam, Town of Guilderland, Town of Colonie or Saratoga County
- Available for 1- 2 unit Primary owner occupied residences, including condos and townhouses
- Fixed or adjustable rates available
- Escrow is required for taxes and homeowners insurance
- Low closing costs
- Up to 3% seller paid concession
- No Private Mortgage Insurance
- Property must be free of safety, soundness or habitability issues
- Automatic loan payment required from 1st National deposit account
- Online Homebuyer Education course required

\*First time homebuyer defined as not owning any type of real estate within the last 3 years from the date of application.

For more information, contact our Mortgage Department at 370-7280 or [mortgages@firstscotia.com](mailto:mortgages@firstscotia.com).

*Dream Big. Start Here.*

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