



## MORTGAGES

# Special home loan financing for medical and dental professionals like you.

You work hard to serve the needs of your community. Reward<sup>1</sup> yourself with a First Citizens Bank home loan designed especially for doctors, medical professionals, and dentists.

We'll make purchasing your new home as easy and convenient as possible – and we'll be with you every step of the way. Because your employer participates in our Bank at Work program, you can save \$500 toward closing costs!

### What we offer

- No down payment on loan amounts up to \$1,000,000.
- Additional financing options available for loan amounts up to \$3,000,000.
- No requirement for Private Mortgage Insurance.
- \$500 credit towards closing costs.
- Relationship discount.<sup>1</sup>

Eligible participants must be active, not retired and include but are not limited to those with medical doctorate degrees, dentists, medical interns, residents, fellows, and licensed physicians. Also eligible are optometrists, podiatrists, nurse practitioners, nurse anesthetists and physician assistants.

### Ready to get started?



**Robyn Mondin**  
NMLS 561163

Mortgage Banker  
828.691.8172  
[www.robynmondin.com](http://www.robynmondin.com)  
[robyn.mondin@firstcitizens.com](mailto:robyn.mondin@firstcitizens.com)



**Christy Bencivenga-Burns**  
NMLS 561144

Mortgage Banker  
(828) 779-6753  
[christy.bencivenga@firstcitizens.com](mailto:christy.bencivenga@firstcitizens.com)



<sup>1</sup> \$500 credit towards closing costs must be accompanied with qualifying checking account that is part of our Bank at Work program. One \$500 credit allowed per qualifying checking account. One \$500 credit is allowed per home loan on a refinance or purchase. The \$500 credit is not available on construction loans or Money Saver Mortgages. This offer is subject to change and may be withdrawn without notice.

<sup>2</sup> To qualify for a mortgage rate discount of -0.125% off the rate, you must deposit (in new funds to the bank) a minimum of \$100,000 or have an existing deposit of \$250,000 with First Citizens Bank. New funds must be deposited into an existing or newly opened First Citizens Bank deposit account in the name of at least one borrower. Verification of funds deposited will occur after final loan approval and prior to preparing documents the borrower(s) must sign to close the loan. New funds are those funds that have not been on deposit with First Citizens Bank within 30 days of your application date and new funds cannot be withdrawn and utilized for down payment or closing costs. Mortgage rate discounts are taken off the rate on fixed-rate mortgages and off the initial fixed rate on adjustable-rate mortgages. Only new loans funded with First Citizens Bank are eligible for relationship mortgage rate discount. Relationship rate discount offer may be discontinued at any time without notice.