



## Key Community Mortgage®

### Home ownership made easy.

A Key Community Mortgage<sup>1</sup> is your affordable home financing option. KeyBank Mortgage can help you make your dream of owning a home a reality. This program lets you take advantage of low down payment options, making qualifying easier than you might think.

### Loan features that make home ownership more affordable:

- Conventional financing with no Private Mortgage Insurance (PMI) required
- Ideal program for first-time home buyers
- Alternative credit is acceptable
- Fixed interest rate and low down payment options
- Additional funds required to close may be a grant, a gift from a family member or provided through a down payment assistance program
- Maximum 4% seller contribution allowed and can be used toward closing costs or prepaid items
- A one-month reserve required for principal, interest, taxes, and insurance (PITI)
- Up to 100% financing for qualified borrowers

### Mortgage solutions you can depend on.

There is so much more to the mortgage business than crunching numbers and calculating interest rates. It's about helping people realize their dreams. Use the red key to tap into our knowledge, ability, and dedication.

**Call me today to learn more about all our mortgage solutions or go to [key.com/mortgage](http://key.com/mortgage).**



### Get rewarded for financing your home.

You can earn 50,000 KeyBank Relationship Rewards<sup>2</sup> points with a new KeyBank mortgage. Ask us how.

NOTICE: This is not a commitment to lend or extend credit. Conditions and restrictions may apply. Information and offer are subject to change without notice. All loans are subject to credit and collateral approval. Not all loans or products are available in all states.

<sup>1</sup> Property must be located in a KeyBank Assessment Area. No income limitations if property is located in low or moderate income census tracts. For all other census tracts, income must be less than 80% of the Federal Financial Institutions Examination Council (FFIEC) Estimated MSA/MD Median Family Income. Completion of a HUD-approved pre-purchase homebuyer education workshop may be required prior to closing. Landlord counseling may be required prior to closing on all 2-unit transactions. Borrowers are not permitted to own any other real estate at the time of closing.

<sup>2</sup> A KeyBank checking account enrolled in KeyBank Relationship Rewards prior to loan closing is required to qualify for points. There may be an annual fee for the KeyBank Relationship Rewards program based on the type of checking account enrolled. For full details, refer to the Consumer Agreements and Disclosures for the KeyBank Rewards Program Terms and Conditions available at [key.com/rewards](http://key.com/rewards).