

# Buying Your First Home? We Can Help!



Becoming a homeowner is a big decision — and it helps to have a team you trust by your side! From pre-qualification to closing, you can count on Saratoga National Bank to help you open the door to your first home.

## Why Choose Us?

**Get Pre-Qualified for Free:** Get pre-qualified for free so you can shop with confidence. There are no out-of-pocket expenses until you're under contract on a house.

**Credit and Saving Advice:** We can help you find ways to save or improve your credit score.

**We Partner with Your Attorney/Real Estate Agent:** We'll work with your attorney and real estate agent to make the process go smoothly.

**Local Decisions:** All decisions on your loan are made locally, which saves you time and hassle. Plus, your dedicated mortgage originator is always just an email or phone call away.

**Step-by-Step Guidance:** Every step of the way, we'll be there to move you forward.

## Down Payment/Closing Cost Assistance

**Homebuyer Dream Program™:** We can help you apply for a grant if you meet eligibility requirements.

**Various local programs:** We can direct you to various grants that may be available in your area to help purchase your home.

## We'll Walk You Through the Options

Not sure which program to choose or where to begin? That's OK! One of our experienced mortgage originators will walk you through it, allowing you to feel confident throughout the purchase process.

**Our First-Time Homebuyer Program:** No origination, private mortgage insurance or government guarantee fees (applicant income limits apply).

**FHA:** Minimum 3.5% down; more flexible credit requirements.

**USDA:** For eligible rural areas; no down payment (household income limits apply).

**VA:** For eligible veterans and active-duty military; no down payment required.

**SONYMA:** State program with 3% down; down-payment assistance loan available (household income limits apply).

**Conventional with Low Down Payment:** Various programs offering low down-payment options with some restrictions.

**New Construction:** Build your first home; rely on our extensive experience to guide you.

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## Get Started with a Consultation

Call us with your questions — there's no obligation! We'll discuss your current situation and explain how to get started. We can provide a full comparison of the mortgage options and decide together what works best for you.

Call **(518) 583-3114** or visit **saratoganational.com** for more information or to apply.

