



Key Community Mortgage[®]

Home ownership made easy.

A Key Community Mortgage¹ 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:

- Up to 100% loan-to-value (LTV) on purchases
- Up to 90% LTV on rate/term refinances
- Conventional financing with no Private Mortgage Insurance (PMI) required
- Loan options available for purchase, as well as rate/term refinances
- Available for 1- to 2-unit properties, including single family homes, condos, or planned unit developments
- 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

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.

Nancy Clauson
 Mortgage Loan Officer
 610-832-1674, 267-907-3200
nancy_clauson@keybank.com
 NMLS# 1558198



What you get:

- Expert guidance from a trusted advisor
- Flexible down payment options



Advantages:

- No minimum loan amount
- No PMI required



Ideal for:

- Qualified lower-moderate-income homebuyers
- First-time home buyers

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.

¹ 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 Housing and Urban Development (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.

Key.com is a federally registered service mark of KeyCorp. ©2020 KeyCorp. **KeyBank is Member FDIC.** 201014-891536.01