

Thinking about buying your first home?

Santander Bank offers mortgage programs to help people realize their home financing goals. Our Affordable Mortgage Program gives borrowers the flexibility and financial security to achieve the dream of homeownership.

The Affordable Mortgage Program features:

- A low down payment—as little as 3%.
- The ability to use gift or grant funds for down payment—2% or more.*
- The potential for Santander to pay mortgage insurance at no cost to borrower.**
- Competitive rates and a variety of payment options to fit your needs.

Our Mortgage Specialists can answer any questions you may have.

Janice Foy-Cribb

NMLS #704389 Sr. Mortgage Development Officer 33 West State Street Trenton, NJ 08608 Phone – 609.558.2871 Fax – 609.543.2426 Email – Jfoy@santander.us



All loans subject to approval.

