

Welcome Home Loan



Searching for a home and could use some financial assistance? The road to homeownership has its twists and turns, but we're here to be your guide and offer affordable lending solutions and assistance. Our Welcome Home Loan* is designed specifically to help low to moderate income homebuyers make dreams of homeownership a reality! Plus, ask about our Buyer's Subsidy Advantage program which offers \$5,000 towards closing costs or down payment expenses.

Features & Eligibility

- Down payment can be as low as 5%, perfect for homebuyers who struggle with a large down payment, but otherwise qualify for a mortgage.
- Accommodates a variety of down payment and closing costs assistance programs to include grants, subsidies and savings clubs from eligible public assistance or government agencies.
- Available in eligible NJ and NY counties for low-to-moderate income borrowers.
- No (PMI) Private Mortgage Insurance expense paid by borrowers.
- Discounted interest rates of up to 0.75% for properties located in the moderate income census tract or 1% for properties located in the low income census tract within Lakeland Bank's assessment area.
- 95% financing for 1-2 family homes and condos.



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Visit LakelandBank.com/WelcomeHome to learn how much home you can afford, download our free home buying guide, view rates, get prequalified or apply online.



LakelandBank.com ■ 866-224-1379



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*The Welcome Home Loan product is available only in the following counties in New Jersey and New York: Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Somerset, Sussex, Union, Warren, Dutchess, Orange, Putnam, Rockland, Sullivan, Ulster and Westchester. Income restrictions apply. Borrower may be required to complete an accredited homeownership course to qualify. Subject to credit approval.