

# Zero. Zilch. Nada.

Buying or refinancing a home just got better.

# 100%

## Financing Mortgage Loan\*

- Zero Money Down
- No Mortgage Insurance

Ask our Mortgage Lenders about our  
100% financing mortgage loan today!

**Call Lisa Faria  
Today!**

**Lisa Faria**  
Sr. Mortgage Originator  
New Bedford and  
Surrounding Communities  
(508) 961-7006  
Lisa.Faria@firstcitizens.org  
NMLS# 417227



 **FIRST CITIZENS'**  
FEDERAL CREDIT UNION  
*Think Mortgage. Think First.*

NMLS# 402997



Federally Insured by NCUA  
Equal Housing Opportunity

\*Based on all Borrowers being members of First Citizens' Federal Credit Union. Property insurance required. Other low rates and terms available. Single Family Application Fee \$425.00 to \$450.00 (includes appraisal). All loans subject to credit approval. Other restrictions may apply.