

# FIRST TIME HOMEBUYER PRODUCT GUIDE

	<b>Bristol County Savings FTHB Program</b>	<b>MassHousing100 Mortgage</b>	<b>MassHousing Mortgage</b>	<b>Buy Cities Mortgage</b>
<b>Property Type</b>	1-2 family.	1-4 family.	1-4 family.	1-4 family.
<b>Loan to Value</b>	97% with PMI. 90% with no PMI.	97% 1 family. 100% CLTV w/ DPA up to \$12,000.00. 95% 2-4 family.	97% with PMI. 95% 2-4 family.	100% 1 family. 97% 2 family. 95% 3-4 family.
<b>Reserves</b>	Yes, varies per Automated Underwriting results.	Yes, varies per Automated Underwriting results.	Yes, varies per Automated Underwriting results.	Yes, varies per Automated Underwriting results.
<b>First Time Homebuyer Counseling</b>	Yes. No for Municipal Employees.	Yes. Landlord Counseling for 2-4 family properties.	Yes for FTHB only. Landlord Counseling for 2-4 family properties.	Yes. Landlord Counseling for 2-4 family properties.
<b>Purchase or Refinance</b>	Purchase.	Purchase. Rate/Term Refinance. <b>Rehab Feature.</b>	Purchase. Rate/Term Refinance. <b>Rehab Feature.</b>	Purchase. Rate/Term Refinance.
<b>Minimum Credit Score Requirements</b>	660 1 family. 680 2 family.	660 1 family. 680 2 family. 700 3-4 family.	660 1 family. 680 2 family. 700 3-4 family.	680 1 family. 660 1-2 family. 700 3-4 family.



**Fadra Northrup**

CRA Mortgage Consultant

Cell: 508-542-6769

Office: 508-324-3613

Fax: 508-986-7313

Email: fadra.northrup@bcsbmail.com

NMLS# 462150

**Fall River**  
215 Pleasant St., Fall River, MA  
**New Bedford** (Candleworks Building)  
70 North Water St., New Bedford, MA

[www.bristolcountysavings.com](http://www.bristolcountysavings.com)  
NMLS# 484626



**BRISTOL  
COUNTY  
SAVINGS  
BANK™**

Commitment. Stability. Community.



Member FDIC  
Member DIF

All loans subject to credit approval.