

# Zero. Zilch. Nada.

## With our no money down Purchase Mortgage Loan\*

### Call Your Mortgage Lender Today!



**Rica DeMoranville**

*Mortgage Originator*

*Greater Fall River to Attleboro*

office: (508) 990-4295

mobile: (508) 237-0801

[Rica.DeMoranville@firstcitizens.org](mailto:Rica.DeMoranville@firstcitizens.org)

NMLS# 1773100

[firstcitizens.org](http://firstcitizens.org) | 800-642-7515

NMLS# 402997



Federally Insured by NCUA  
Equal Housing Opportunity



*Think Mortgage. Think First.*

\*Based on all Borrowers being members of First Citizens' Federal Credit Union. Mortgage 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.