



## Opening doors for first-time buyers.

Buying your first home is a great way to put down roots in your community, enjoy more freedom, and build an investment for the future. But being able to afford the costs of a mortgage can be a challenge for some. That's why Alltrust Credit Union created our Home Access First-Time Homebuyer Program\*, which is designed to provide more flexibility and affordable options for eligible first-time buyers.



**100% financing available with no closing costs\***



**No down payment\***



**Competitive fixed rates give you predictable monthly payments**

### Additional details:

- Friendly guidance from a knowledgeable local lender
- Available for 1 unit, owner-occupied purchase transactions
- Massachusetts Housing Partnership ONE Mortgage Program available for eligible borrowers
- Reduced or no private mortgage insurance rates available
- Eligible for borrowers with a credit score 660 and above

**Learn more and apply\***  
[alltrustcu.org](https://alltrustcu.org)

\*Program eligible for owner occupied property on a one-unit, warrantable condo, planned unit developments, or townhomes. Homeownership education is required and must be completed prior to the note date by at least one qualifying borrower. Private Mortgage Insurance (PMI) required for mortgage loans over 80% loan to value. Subject to credit approval. Income and asset restrictions apply. Credit terms may vary.

**508.994.9971 | [alltrustcu.org](https://alltrustcu.org)**

**FAIRHAVEN | FALL RIVER | NEW BEDFORD | SEEKONK**



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Equal Housing Opportunity

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