

BERKLEY & CHARLESTON COUNTY

Affordable Housing Loan Program

Financial Opportunities for First-time Home Buyers



FineMark National Bank & Trust is committed to helping individuals and families realize home ownership through our affordable housing loan program. This program is designed to be innovative and flexible to help make your homeownership dreams become a reality.

Frequently Asked Questions:

1. What are the requirements?

In order to qualify for FineMark's Affordable Home Loan Program, applicants are subject to credit approval and must meet **all** of the conditions below:

- Have not owned a home in the previous 3 years,
- Purchase a home in Berkeley or Charleston County, South Carolina,
- Have a household income below \$54,560,*
- And demonstrate an ability to repay.

2. What does FineMark's Affordable Housing Loan Program offer?

- Down payment and closing cost assistance for qualifying applicants
- No requirement of private mortgage insurance
- Flexible income and credit guidelines
- Fixed term repayment options
- Competitive rates

3. What is my next step?

If you or someone you know would like more information on this affordable housing program offered through FineMark, please contact one of our Loan Officers at 843-998-6400.

*Income based on 80% of Family Median Income for the county. Income thresholds are subject to change.

Information accurate as of 01/31/17



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