

WITH ONLY 3% DOWN, YOU'RE CLOSER TO HOME!

With Citizens State Bank of Waverly, you may be able to buy a home with only 3% down.

- Ideal for first-time homebuyers who can't afford to make a large down payment but would otherwise qualify for a mortgage
- 3% down payment and closing costs can be funded with certain gifts; or with grants or loans from a nonprofit or government agency
- Mortgage insurance may be canceled over time



**3%
DOWN**

Contact us today!

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