

## We are proud to provide responsible and sustainable Community Lending mortgage products in your neighborhood.

HomeRun is Citibank's exclusive portfolio mortgage program available to returning and first time homebuyers. It is designed to meet the needs of the low- and moderate-income (LMI) borrower or borrowers in low- and moderate-income areas.<sup>1</sup>

- Purchase or refinance (primary residence only)
- 1-Unit, including condominiums, PUDs, and co-ops (primary residence only) and conforming loans only
- First-time home buyer opportunity (As defined by Fannie Mae)²
- Low down payment required from the borrower
- Debt ratios of 38% front end / 41% back end with a minimum credit score of 640
- No mortgage insurance requirement

HomeRun is a component of Opportunities Within Neighborhoods™ (OWN). Through OWN, Citibank offers a variety of programs that promote homeownership as part of our commitment to responsible, sustainable mortgage lending.



## Contact us now to learn more.

Gabriel Gifoli HLS - NMLS 12138 (215) 275-2008 Ext. gabriel.gifoli@citi.com

> erms, conditions, and fees for accounts, products, programs, and services are subject to change. This is not a commitment to lend. All loans are subject to credit and property approval. Certain restrictions may apply on all programs. Offer cannot be combined with any other mortgage offer.

HomeRun is available only in Citibank assessment areas for loans on the borrower's primary residence and is subject to geographic, income, property, product and other restrictions.



<sup>&</sup>lt;sup>1</sup> Program is restricted to specific areas. Please consult your Citibank Mortgage representative for additional details.

<sup>&</sup>lt;sup>2</sup> An individual who has not owned a home for at least three years is considered a first-time homebuyer.