



## FULTON BANK COMMUNITY COMBO

The Fulton Bank Community Combo purchase mortgage offered by Fulton Mortgage Company is a flexible, affordable option designed to meet a diverse range of financial and family needs – including homebuyers who have limited funds for a down payment or face unique circumstances.

- 80% First Mortgage combined with up to a 20% Second Mortgage\*
  - \* Matching rate and term for both mortgages
- Competitive Rates
- No Private Mortgage Insurance (PMI)
- You do not need to be a first-time homebuyer
- Homeownership counseling is required<sup>1</sup>
- Income restrictions may apply<sup>2</sup>

### Fulton *FORWARD*<sup>®</sup>

Learn more about how Fulton Mortgage Company is making communities better through housing assistance programs and other products and services at [fultonbank.com/fultonforward](https://fultonbank.com/fultonforward).



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**Fulton Mortgage Company**  
A Division of  
**Fulton Bank, N.A.**



Fulton Bank, N.A. Member FDIC. Subject to credit approval. <sup>1</sup>Must be provided by a housing counseling program that meets National Industry Standards (NIS) or is HUD approved. Counseling fees are paid by the homeowner and will vary by location. <sup>2</sup>Income restrictions apply to borrower's income only, not household income. Message and data rates may apply.