

A homebuyer may also be eligible for assistance through these additional programs:

Closing Cost Assistance ²

Homebuyers may qualify for a Citibank Closing Cost Assistance grant of \$1500 if their property is located in a low or moderate income census tract within a Citibank assessment area.

Homebuyers may be eligible for a Citibank Closing Cost Assistance grant of \$1500 if their income is less than 80% of the Area Median Income and the property is within a Citibank assessment area.

If both of these criteria are met, buyers may be entitled to both grants (up to a maximum of \$3,000). For buyers who qualify, application fees may be deferred until closing.

Citibank's Homebuyer's Advantage ³

Homebuyers can receive .50% of their loan amount in credits. The credits can be used to pay closing costs or to help lower the interest rate by paying points.

Community Assistance Programs ⁴

Homebuyers may receive down payment and closing cost support through Community Assistance programs. Citibank coordinates with local housing agencies to make Community Assistance Programs available.



HomeRun is part of Opportunities Within NeighborhoodsSM (OWN), Citibank's affordable lending initiative.

Contact your Citibank mortgage representative to learn more:

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Terms, 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.

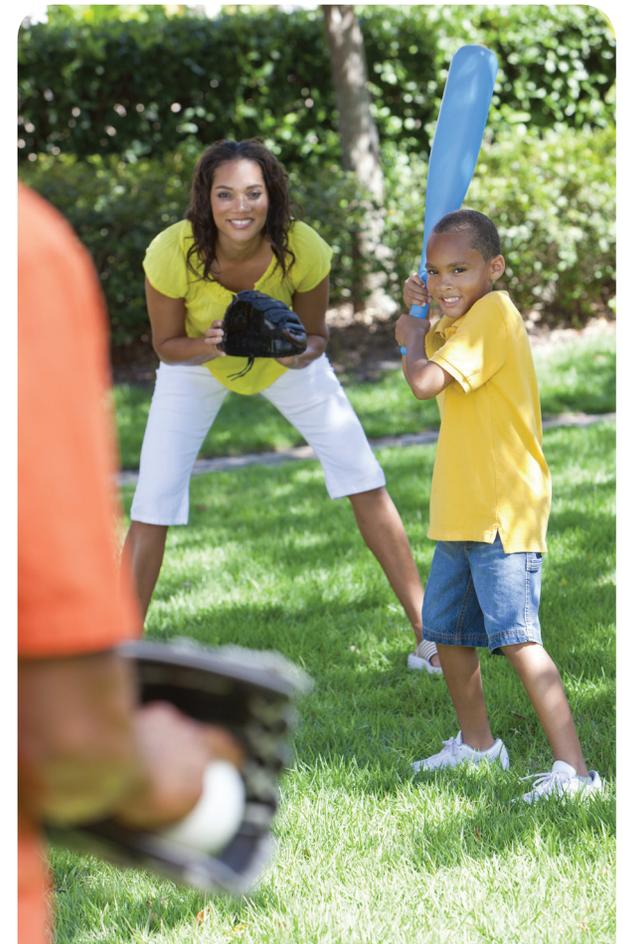
¹ HomeRun is available only in Citibank assessment areas for loans on the borrower's primary residence and is subject to geographic, income, property, product and other restrictions.

² Citibank's Closing Cost Assistance program provides a limited credit towards nonrecurring closing costs. The program is available only in Citibank assessment areas and is subject to geographic, income, property, and product restrictions. The program may not be used in conjunction with any other Citibank closing cost promotion or credit.

³ Citibank's Homebuyer's Advantage provides eligible buyers who are purchasing a home with a credit equal to .50% of the loan amount. The credit can be used to pay closing costs or to help lower the interest rate by paying points. Citibank sets limits on the maximum dollar credit available depending on loan amount. For example, the credit on a \$100,000 loan would be \$500. The credit cannot result in cash back to the customer. The Homebuyer's Advantage can be combined with HomeRun but cannot be combined with any other Citibank closing assistance offer and is not available for applications already submitted. Citi reserves the right to change or discontinue this special program at any time.

⁴ These programs are offered by federal, state or local government agencies, employers, non-profit organizations as Employer Assisted Housing (EAH), planned communities and condo/co-op developments. Qualifications and restrictions vary by program and are subject to limitations by Citibank and mortgage insurers.

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HomeRun Mortgage Program

Closing Cost Assistance
Home Buyers Advantage
Community Assistance Programs



Why HomeRun¹?

Responsible finance option for first-time homebuyers.

Returning homebuyers can also qualify, as long as they do not own another property when their HomeRun loan closes.

Competitive rates.

A HomeRun mortgage offers interest rates competitive with conventional loan rates, but allows loan-to-value ratio up to 97%.

No mortgage insurance.

With the savings that come from not having to pay mortgage insurance, some homebuyers opt for a shorter term and pay off their loan sooner.



Low borrower contribution.

The borrower contribution to the down payment can be as little as 1% for eligible borrowers.

Stability of a fixed rate loan.

Homebuyers will know their principal and interest amount from the first payment to the last. Loans are available with 10, 15, 20, 25 and 30 year terms.

Flexible credit guidelines.

Homebuyers with a minimum credit score of 640 and two-months reserves can qualify for HomeRun. Underwriting guidelines allow for alternative credit evaluations for borrowers with limited or no credit history. Separate guidelines apply for homes rehabilitated through HUD's Neighborhood Stabilization Program (NSP) and 2-unit properties.

Homeownership education and counseling.

Homebuyers receive counseling to help assure their success as new homeowners.



There are two ways to qualify for a HomeRun Mortgage:

- Buyers with income that is 80% or less than the area median income who are purchasing a home in a Citibank assessment area.
- Homebuyers in specific census tracts, regardless of income.

Qualifying properties:

- Single family homes
- Condos
- Co-ops (limited to IL, MD, NJ, NY and Washington, DC)
- Planned Unit Developments (PUDs)
- 2-Unit Properties (limited to Boston, Chicago and New York City)