

First-Time Homebuyer Seminar



Learn the homebuying process – from application to closing.

Fairfield County Bank Offices

6:30 p.m. - 7:30 p.m.

401 Main Street • Ridgefield - February 13

850 East Main Street • Stamford - February 20

26 Chestnut Hill Road • Norwalk - February 27



Joseph Chelednik | Employee Since 2008

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You will learn:

- Down payment program options
- How much can you afford
- What your monthly payment may be
- What you need to do to be prepared for the future

**Receive a personalized
home buying action plan.**

www.FairfieldCountyBank.com/Chelednik

Remember, there is no cost for your personalized action plan to see if you are ready to buy today. You will receive a \$200 closing cost credit* when you attend one of the first-time homebuyer seminars to use when you obtain a mortgage with Fairfield County Bank.



Fairfield County Bank

*The \$200.00 credit will appear on your Closing Disclosure. Offer available for mortgages except Home Equity Line of Credit. The loan must be secured by a first mortgage with Fairfield County Bank (FCB). Borrower is deemed qualified if they meet applicable underwriting standards, loan approval, and close on the loan with FCB. The attendance certificate must be presented at time of application to qualify for the credit. Only one credit is permitted per new loan. Void where prohibited by law. The offer of the credit is not contingent upon loan amount. Cannot be combined with any other offer. Offer may be withdrawn without prior notice. Offer expires April 30, 2019.

