



Reducing the cost of homeownership.

Huntington is passionate about the growth of our communities as well as doing the right thing. This is why we are limiting our lender closing costs to \$500¹ for the following loan types.

Federal Housing Administration (FHA)² Mortgage

FHA loans make the home-buying process more affordable and flexible with support from application to closing and through the life of the loan.

Armed Forces Specials

We offer Department of Veterans Affairs (VA) loans² for those who have served or are currently serving our country in the U.S. Military.

Low- to Moderate-Income Area Discounts

Reducing the cost of homeownership for properties located in one of Huntington's Assessment Areas and designated as a low- or moderate-income census tract by the FFIEC (Federal Financial Institutions Examination Council).

It's good to have people supporting you, and I'm here to help you save money throughout the mortgage process. When you're ready to learn more, give me a call.

Susan Noel

Mortgage Loan Officer - Retail

NMLS# 564489

690 West South Boundary Street

Perrysburg, OH 43551

o: (419) 254-7098

f: (419) 874-9340

c: (419) 261-0461

e: susan.noel@huntington.com

www.huntington.com/mortgage/noel-susan

¹Applies to Huntington closing costs. Customer must still pay certain customary expenses at closing, such as charges by other parties, including but not limited to those for property taxes, transfer taxes, property insurance, flood insurance, mortgage insurance, owner's title insurance, guarantee fees, bond fees, state revenue stamps, city revenue stamps, seller concessions or cash back to the borrower. Example loan payment calculation: \$150,000 loan amount at a fixed rate of 4.99% (5.081%APR) with 0.00 rate buy-down points, 360-month term, 80% loan to value, and customer-paid closing costs of \$500 results in \$804.32 P&I monthly payment (payment amount does not include amounts for escrow of taxes or insurance so actual payment obligation will be greater). ²VA loans require a VA certificate of eligibility. Huntington is not acting on behalf of, or at the direction of, the VA, FHA, or the Federal Government. Offer limited to one closing cost discount per loan.

All loans are subject to application and credit approval, satisfactory appraisal, and title insurance. Terms, conditions, and loan programs are subject to change without notice. Other terms, conditions, and restrictions may apply.

The Huntington National Bank is an Equal Housing Lender and Member FDIC.  Huntington® and  Huntington. Welcome.® are federally registered service marks of Huntington Bancshares Incorporated. ©2023 Huntington Bancshares Incorporated. NMLS ID #402436



HUNTINGTON

Home for Good Mortgage

We're here to help with a mortgage that turns a good chance into a great possibility.

Welcome home to a home for good.

- Down payment options as low as 3%
- Down payment assistance grant of 2% of sales price, up to \$5,000, can be used toward minimum down payment requirements. Repayment is not required*
- Minimum of \$500 owner contribution†
- Minimum FICO® score of 580**
- No mortgage insurance requirement
- Up to 50% in debt-to-income (DTI) ratio accepted
- Available for purchases by first time home buyers, or refinancings, of primary residence
- Can be combined with gift funds and other down payment or closing cost assistance programs

See reverse side for additional details and contact information.

HUNTINGTON

Home for Good Mortgage

Everyone deserves a fair opportunity at homeownership. Huntington's Home for Good Mortgage is available to borrowers who currently reside or are purchasing a home in a majority minority tract⁵ within a Huntington assessment area. Huntington is focused on building up historically disadvantaged areas, and this is a chance to own a home, build equity, grow neighborhoods, and create generational wealth.

Talk to a Mortgage Loan Officer to see if this is right for you.

Susan Noel

Mortgage Loan Officer

NMLS#564489

690 W. South Boundary

Perrysburg, OH 43551

o: 419-254-7039

f: 419-884-9340

c: 419-261-0461

e: Susan.Noel@huntington.com

¹Important Notice Home for Good Down Payment Assistance Grant: The Home for Good Down Payment Assistance Grant (the "Grant") is available only in connection with Huntington's Home for Good mortgage product. Applicants must meet the Home for Good mortgage product credit, geographic and other eligibility requirements. Grant funds are limited to 2% of the sales price, on purchase transactions only, up to \$5,000, and can only be applied towards down payment requirements. Grant funds cannot be applied towards closing cost requirements and applicants cannot receive Grant funds as cash back. Grant funds are not repayable. Grant funds may be considered taxable income, a 1099-MISC will be issued. Please consult with your personal tax advisor for questions about the impact receiving Grant funds may have on your personal income taxes or eligibility for other income-based government assistance programs. Homebuyer education is required as part of the Home for Good program. The Grant may be combined with other offers or down payment/closing cost assistance funds. Grant funds are limited; down payment assistance may not be available if Huntington reaches its target allotment distribution for the Home for Good Down Payment Assistance Grant Program. Huntington may change or discontinue the Home for Good Down Payment Assistance Grant program or any portion of it without notice. Please contact your Mortgage Loan Officer for more details.

²Closing cost waivers/discounts may be available for loans in this program. Ask your mortgage loan officer about available closing costs waivers/discounts

³FICO[®] scores less than 620 may qualify with satisfactory proof of consecutive monthly housing rental payments for the most recent 24 months. The rental payments due for the last 12 months must have been made in full and on time and the new monthly housing payment (principal, interest, taxes and insurance) may not exceed two times the applicant's current monthly rental payment.

FICO[®] is a registered trademark of Fair Isaac Corporation.

⁵Census tracts where non-Hispanic White population is less than 50% of total residents as determined by the Federal Financial Institutions Examination Council.

All loans are subject to application and credit approval, satisfactory appraisal and title insurance. Terms, conditions and loan programs are subject to change without notice. Other terms, conditions and restrictions may apply.



The Huntington National Bank is an Equal Housing Lender and Member FDIC.  Huntington[®] and  Huntington. Welcome[®] are federally registered service marks of Huntington Bancshares Incorporated. ©2023 Huntington Bancshares Incorporated. NMLS ID #402436