



Are you eligible for money toward your new home?

With the Citizens National Bank's Welcome Home Program you may be eligible for up to \$5,000 in grant money toward the purchase of your new home!

What is the Welcome Home Program?

The Welcome Home Program is money available for low- to moderate-income individuals who meet the following requirements:

1. Income must be at or below the listed amount for your county.**

County	Allen County	Auglaize County	Hancock County	Hardin County
1-2 persons	\$49,120	\$50,240	\$50,160	\$49,120
3 persons or more	\$56,488	\$57,776	\$57,684	\$56,488
County	Mercer County	Paulding County	Putnam County	Van Wert County
1-2 persons	\$49,120	\$49,120	\$52,320	\$49,120
3 persons or more	\$56,488	\$56,488	\$60,168	\$56,488

- The grant must be used toward the down payment or closing costs on a new home. A portion of the funds may also be used to pay for the reasonable costs of homebuyers counseling.
- Homebuyer must contribute at least \$500 of their own funds toward down payment and closing (\$300 may be received as a gift).*
- Completion of a homebuyer counseling program.
- A portion of the fund will be recaptured if the house is sold or refinanced during a 5 year retention period.

Program offered through Federal Home Loan Bank of Cincinnati.

*See loan officer for exceptions. **Amount may vary from year to year.

Available funds are limited. Contact a loan officer today!



Citizens
NATIONAL BANK

www.cnbohio.com

Bluffton
102 S. Main St.
419-358-8040

Celina
601 Grand Lake Rd.
419-584-2300

Elida
305 Kiracofe St.
419-339-0107

Findlay
1995 Tiffin Ave.
419-427-2920

Lima
201 N. Main St.
419-224-0400

Springfield
30 Warder St.
937-629-3575

Van Wert
1199 Westwood Dr.
419-238-1080

