

# LOOKING FOR A LOWER DOWN PAYMENT?

Buying or upgrading your home may be more affordable than you think. At Saratoga Mortgage we will personally review your options and help find the right program for you.

**Find your “home sweet home” today!**



## ADDITIONAL MORTGAGE PROGRAMS

ARMs  
FHA  
Home Ready  
Investment Property  
Owner Occupied  
USDA  
Vacation Home  
Veteran Affairs (VA)  
80/20 Loans

## LOW DOWN PAYMENT MORTGAGE PROGRAM

LOAN TO VALUE	CREDIT SCORE	DEBT TO INCOME	ESCROW	ORIGINATION FEE	PMI
80.1% - 85%	600	45%	REQUIRED	1.50%	NOT REQUIRED
85.1% - 90%	640	45%	REQUIRED	2.00%	NOT REQUIRED
90.1% - 95%	680	50%	REQUIRED	2.50%	NOT REQUIRED

# GET \$400 OFF CLOSING COSTS!

## MEET YOUR MORTGAGE TEAM - VISIT US IN BRANCH OR CALL



**Lisa McCoy**  
VP, Branch Operations  
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518.583.2323 x123  
NMLS# 1454285



**Misty Malatino**  
Branch Manager  
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**Cristella A. Parsons**  
Branch Manager  
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## FIND YOUR HOME TODAY!

Scan the QR Code to start your application.



**SaratogaFederal.com | 518.583.2323 | SaratogaMortgage.org**

23 Division Street, Saratoga Springs, NY 12866 | 444 Geyser Road, Ballston Spa, NY 12020

\*Limited time promotion available to credit qualifying borrowers. Minimum loan amount of \$100,000. Property must be owner occupied. Private Mortgage Insurance may be waived for loans up to 95% CLTV (Combined Loan to Value) and points of up to 2.50% will apply for loans over 80% CLTV. Tax escrow may be required. The credit union will provide \$400 off closing costs for first mortgage loans with applications submitted by 12/31/2024 through this offer, does not apply to government loans or simple mortgage refinance products. This offer must be presented at time of application. Cannot be combined with any other promotion.