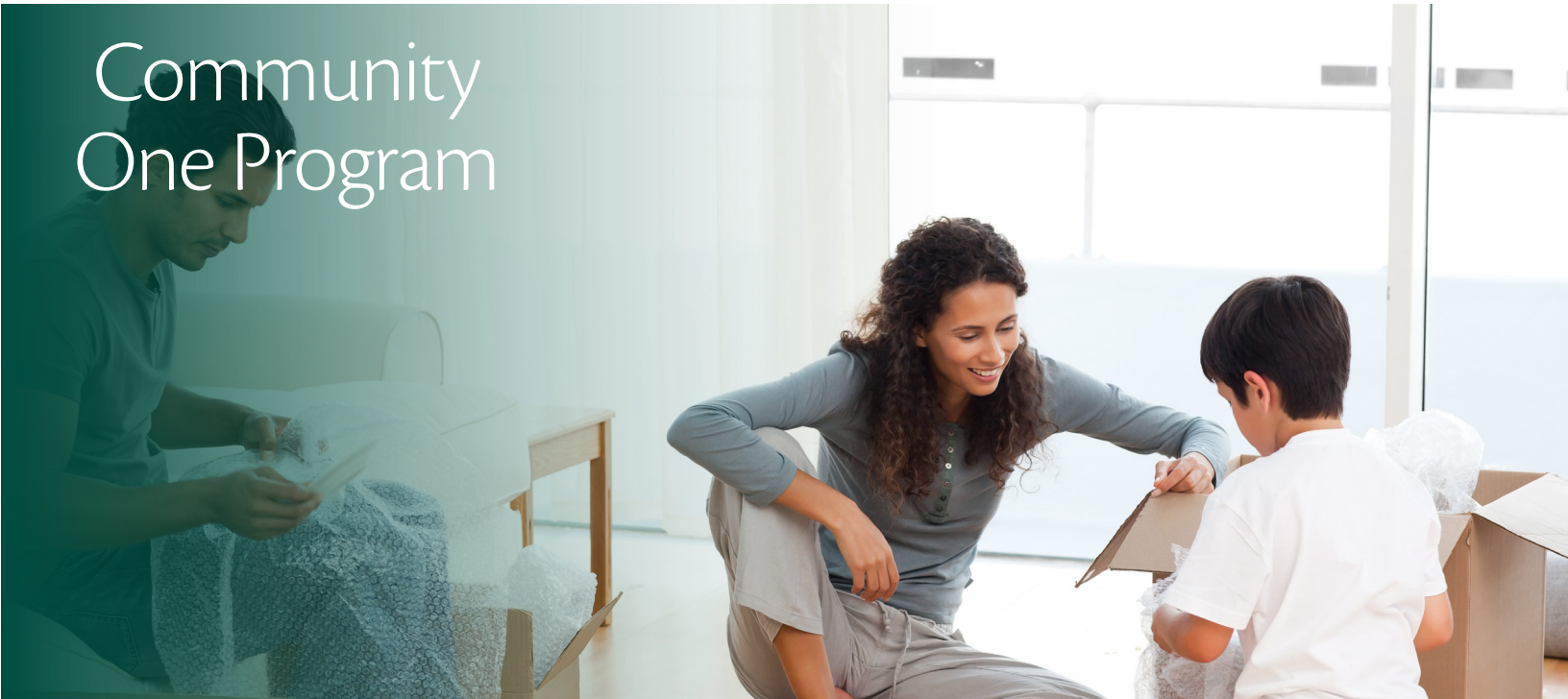


Community One Program



Tompkins' Community One Program offers borrowers the chance to make home ownership a reality with a reduced application fee, and maximum financing with no mortgage insurance for eligible borrowers. This program is available for an owner occupied purchase transaction and is subject to income and other qualifying guidelines.

Benefits & Qualifications:

- Reduced application fee
- Qualifying debt ratio of 43%
- No Mortgage Insurance is required
- Owner occupied primary residence, 1-2 units only
- Income limits apply
- Satisfactory credit history required.
- Alternative credit sources may be considered with a minimum 12 month documented history of on-time monthly payments. Minimum of 2 required; i.e. rent, phone, cable, heat, electric
- Escrow for taxes and insurance required
- Homebuyer Dream Funds may be available up to \$10,000.
- Maximum 3% seller concessions regardless of LTV and not to exceed actual costs - cannot get additional cash back
- No purchase price limits

Contact one of our knowledgeable, friendly Mortgage Originators to learn how to make the dream of home ownership a reality for you through our Community One mortgage program.



Bonnie Osadchey
Mortgage Loan Originator
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Subject to credit approval. Property insurance required; flood insurance may be required. Consult your tax advisor about deductibility of interest.

Deposit and loan products are offered through Tompkins Community Bank, Member FDIC.
Investments and insurance products are not FDIC insured, are not bank guaranteed, and may lose value.
Tompkins Insurance is licensed to conduct insurance business in all 50 states.

