

# LENDER CLOSING COSTS ... **WAIVED!!**

Huntington is passionate about the growth of our communities and doing the right thing, so we are waiving our lender closing costs for borrowers purchasing or refinancing a home in low or moderate income areas. We want to make a difference in our communities by reducing the cost of homeownership. That's just the right thing to do.

## Eligible Properties

The property must be 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).

## Eligible Products

Any Huntington mortgage product can qualify. Of course, standard borrower qualifications, financing guidelines and property type eligibility will apply.

## Fees Waived

The term "lender closing costs" means fees normally charged by Huntington.<sup>1</sup> This includes processing fees, underwriting fees, appraisal fees, survey fees and recording fees—just to name a few.

## For more information contact:

Email:

Phone:

NMLS:

<sup>1</sup>The term does not include charges by other parties, like 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.

