

Civil Service Home Purchase Loan Program

The Civil Service Loan program is designed to provide affordable financing for home purchases to those who serve our community in “civil service” positions. Through this program home buyers will benefit from the many features of the product, including a low down payment and no mortgage insurance or points.

Who’s eligible? Certain “Civil Service” employees, including local law enforcement officers, fire fighters, EMTs, paramedics, K-12 schoolteachers, and active duty, reserve or retired military service members.

The Civil Service Home Purchase Loan

The Civil Service Home Loan is available to qualified applicants seeking home purchase financing for a primary residence. Program highlights include:

- Up to 95% loan to value
- Zero Points
- No private mortgage insurance
- Convenient auto payment from a Sandy Spring Bank account*

Contact your Sandy Spring Bank Mortgage Banker today to learn more about other program benefits.

*Auto payment from a Sandy Spring Bank deposit account required. Terms subject to change without notice. Income cannot exceed 110% of HUD median income. Other program restrictions may apply.



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For more information about our Civil Service Home Purchase program, please contact: