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## First Citizens Community Bank Helps First Time Homebuyers

MANSFIELD, PA (August 2018) Jessie Schwalm, First Citizens Community Banks South Central Mortgage Manager, has been teaching first time homebuyers how to take the first steps toward home ownership with the help of The Affordable Housing Council of Lebanon County.

The Affordable Housing Council of Lebanon County offered the First Time Homebuyer Courses in June, July and August this year. At the classes, Schwalm helped attendees understand the steps and timeframe involved in the mortgage process. She fielded questions from the group and helped others review the best financial options for their circumstances. Schwalm has more than 10 years' experience in real estate lending, and volunteered to teach the class for her community. Attendees who return to First Citizens Community Bank for their mortgage will receive a discount on their closing costs for attending the course.

"Buying a home is one of the largest financial decisions you will make during your lifetime," commented Schwalm. "The first step is education—which is key. A buyer who knows their options can confidently enter the mortgage process, and that's my goal!"

Schwalm encourages anyone who wants to learn more about the home buying process to reach out to her at the Bank's Fredericksburg location, or via phone at (717) 202-3930. The [FirstCitizensBank.com](http://FirstCitizensBank.com) website also has a Mortgage Resource Center, which includes a glossary of terms, step-by-step details and financial calculators for those who are new to the Mortgage Process. Interested persons can "Pre-Qualify" for a Mortgage Loan on the First Citizens Community Bank website to discover how much of a home they can afford to buy.

First Citizens Community Bank is headquartered in Mansfield, Pennsylvania. They currently operate 28 offices throughout Tioga, Bradford, Potter, Clinton, Union, Centre, Lebanon, Lancaster, Schuylkill and Berks counties in Pennsylvania and Allegany County New York. For more information about First Citizens, visit [FirstCitizensBank.com](http://FirstCitizensBank.com), or find them on Facebook.

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*Jessie Schwalm (Mortgage Manager, First Citizens Community Bank) taught First Time Home Buying Classes that were offered by The Affordable Housing Council of Lebanon County.*