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Homebuyers Workshop for the Community Offered by First County Bank

STAMFORD, Conn., August 19, 2014 – First County Bank is offering a Homebuyers Workshop which is open to the community at no charge. The Workshop will be held on Tuesday, September 9, from 6 p.m. to 8 p.m. at the First County Bank branch located at 469 Westport Avenue, Norwalk, CT. This is the third Homebuyers Workshop in the 2014 series. Those interested in learning more about purchasing a home are invited to attend the Homebuyers Workshop and can register by email at http://FirstCountyBank.cvent.com/Homebuyers_Workshop.

First County Bank's Homebuyers Workshop will have all the experts required to purchase a home available to answer questions and provide guidance. Guest speakers and their topics featured at this workshop include: **David Zmary**, senior vice president, residential mortgage originations, at First County Bank, "How your bank can help you on the road to home buying"; **Valerie M. Saiz**, director of lending at Housing Development Fund, Inc., "Q & A for the first-time homebuyer"; **Alan Glucksman**, from Appraisal Services, LLC, "Learn about the appraisal process and what it means to you and your lender"; **Richard J. Margenot, Esq.** attorney-at-law, "What you should know about a real estate contract and the role of your attorney."

"First County Bank is proud to host this event for home buyers to help them learn about financing their new home," said Dave Zmary, senior vice president, residential originations. "Even for experienced home buyers, approaching the purchase and mortgage process is daunting and for new home buyers it can be overwhelming. We hope to shed light on this by providing the necessary tools and experts to approach home buying in a more confident manner, taking the mystery out of the process."

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L to R: **Joe Lattarulo**, home inspector at House Masters, **Richard J. Margenot, Esq.** attorney-at-law, **Ruth Miner** of Country Club Properties, **Dave Zamary**, senior vice president, residential originations at First County Bank, participated as expert panelists offering guidance to homebuyers at the May 20 Home Buyers Workshop offered by First County Bank.

Mortgage experts will provide home buyers with: tips on applying for a mortgage; financial guidelines to calculate an affordable loan amount and to help determine a budget; borrowing guidelines; what documents and supporting information are required to complete a mortgage application; and how to negotiate for their dream home. Topics covered will include what to consider when buying a home such as credit score, current debt, and job security.

In addition, loan experts will explain various loan types: fixed, adjustable, first-time homebuyers, construction to permanent, co-op, investment property, refinancing, home equity or custom term. First County Bank's Mortgage Application Checklist and Information Kit will be distributed as a resource to all attendees and details the steps involved to purchase and finance a home.

About First County Bank

First County Bank, headquartered in Stamford, Conn. for more than 160 years, is an independent mutual community bank with 15 branches in Stamford, Greenwich, Darien, New

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Canaan, Norwalk and Westport offering deposit products, mortgages, trust and investment services, business banking services and online banking. First County Bank has more than 220 employees and assets in excess of \$1.3 billion. For additional information, please visit www.firstcountybank.com. Become a fan by clicking "Like" on the bank's Facebook page at <http://www.facebook.com/firstcountybank>. Follow it on Twitter at <http://www.twitter.com/firstcountybank> or look for First County Bank on LinkedIn at <http://www.linkedin.com/company/920207>.

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