

**FOR IMMEDIATE RELEASE:**

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**Charter One Bank offers Free Home Buyer Seminar to residents at new Family Life Center**

**GARFIELD HEIGHTS (October 24, 2007)** — Residents of Garfield Heights and the surrounding communities are invited to participate in free Home Buyer Seminars on December 1, 8, 15, and 22 from 12 pm to 2 pm at Word of Righteousness Family Life Center ([www.worflc.org](http://www.worflc.org)), located at 12680 Rockside Road, Garfield Heights, Ohio in Garfield Mall (formerly Garfield Mall Movies) to learn key strategies and tips for buying a home from an experienced financing professional of Charter One Bank ([www.charterone.com](http://www.charterone.com)).

Though many have achieved the American Dream in purchasing a home, Ohio foreclosures continue to lead the nation often resulting in homelessness for some families.

Pastor Charles J. Lytle, Senior Pastor of Word of Righteousness Family Life Center comments, “we have noticed that there are quite a few people that have been impacted by foreclosures and predatory lending. Since we are here to serve people, we want to give them an understanding of some of their options and empower them with the knowledge to properly obtain their own homes.”

Pastor Alicia M. Lytle adds, “we receive calls from individuals in the community needing emergency housing assistance because the home that they are renting has gone into foreclosure. It is very sad and touches those with unsatisfactory credit scores most significantly. We recognize that if people could learn the tools to rebuild their credit, they could position themselves to purchase their own home, and more importantly, gain the power to rebuild their lives.”

Informed buyers are better equipped to avoid common pitfalls associated with the home buying process. The Ohio Department of Commerce reports foreclosures in Ohio increased by 23.6% in 2006. The number of foreclosures is expected to increase in the next two years with many teaser “adjustable rates” to reset to higher interest rates and higher monthly payments.

Michelle Brown, Charter One Community Liaison and Banking Specialist, explains that “informed consumers will be empowered to make wiser decisions.” “Through the Home Buyer Seminar, we empower the participants to take charge of their past credit problems as well as rebuild their current financial situation,” said Brown.

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People think owning a home is out of reach. But with today's low interest rates and the great selection of low-cost, low down payment programs, home ownership is definitely a possibility. This free seminar will help individuals learn more about the home buying process and prepare them to purchase a home when the time is right for them.

For additional information or to reserve your space at the free Home Buyer Seminar, contact Michelle Brown via telephone at 216-881-1246, via fax at 216-432-0578, or via e-mail at [Michelle.Brown@charteronebank.com](mailto:Michelle.Brown@charteronebank.com).

The free Home Buyer Seminar will include mortgage education, as well as credit counseling. This valuable information will be presented over the course of four consecutive Saturdays throughout December during lunchtime hours. A light lunch and refreshments will be provided. Additionally, childcare for toddlers and pre-school age children will be available. Space is limited and should be reserved as soon as possible to ensure availability.

*About Charter One Bank, N.A.*

Charter One is a division of RBS Citizens, N.A., operating in Illinois, Indiana, Michigan and Ohio. It has 466 branches and more than 780 ATMs. It has 160 branches and 203 ATMs in Ohio. Charter One's Web site is [charterone.com](http://charterone.com).

RBS Citizens, N.A. is a subsidiary of Citizens Financial Group, Inc., a \$159 billion commercial bank holding company headquartered in Providence, R.I. CFG's two bank subsidiaries are RBS Citizens, N.A. and Citizens Bank of Pennsylvania. They operate a 13-state branch network under the Citizens Bank brand in Connecticut, Delaware, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island and Vermont, and the Charter One brand in Illinois, Indiana, Michigan and Ohio. CFG has non-branch retail and commercial offices in about 40 states. It is one of the 10 largest commercial banking companies in the United States ranked by assets and deposits. CFG is owned by RBS (The Royal Bank of Scotland Group plc). CFG's Web site is [citizensbank.com](http://citizensbank.com).

*About Word of Righteousness Family Life Center, Inc.*

Word of Righteousness Family Life Center, Inc., is a multi-cultural, non-denominational church located in Garfield Heights, Ohio. A primary objective of the ministry is to serve the needs of the hungry, thirsty, homeless, naked, sick and imprisoned. To this end, it offers various programs designed to meet both the spiritual and natural needs of the community. The church has a food pantry, a community computer center, and clothing available. It also provides educational assistance for housing, job placement and business development. Expansion to offer a pre-school and after-school program are currently underway. Word of Righteousness Family Life Center is headed by Pastors Charles J. and Alicia M. Lytle, who describe it as more than a church . . . it is a family life center. Word of Righteousness Family Life Center's Web site is [worflc.org](http://worflc.org).

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