



It's BACK!

\$7500.00

Federal Home Loan Bank 1st Time Buyer - GRANT

Not everyone will be eligible BUT many can get up to \$7500 to assist with the Purchase of a First Home.

Details:

- **First Time Buyers Only (cannot have owned a home in the last 3 years)**
- **Income Restricted to 80% of the area Median Income, based on Family size**
 - All occupants over 18, income considered. Example – (1 person = \$45,000 2 person = \$52,000, etc.)
- **5 for 1 Matching Funds - UP TO \$7500 Grant.**
 - Buyer would need \$1500.00 in the deal to get maximum allowed \$7500.00.
- * **Forgivable Grant over 5 years** – pre-closing housing counseling required.
- * **Funds CAN BE USED as Down payment requirements - for F.H.A. Loans**

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We have the EXPERIENCE and PROGRAMS to get ALL your loans CLOSED – ON TIME!