

# FORWARD STEP MORTGAGE PROGRAM

Looking to make the dream of homeownership a reality? Our Forward Step Mortgage Program helps remove the barriers faced by many first-time homebuyers by providing a lender grant towards down payment and/or closing costs, an appraisal fee credit, and a closing cost credit. Take a *forward step* to buying your new home.

- A \$5,000 lender grant towards down payment and/or closing costs (can be combined with other grants).
- Up to a \$500 appraisal fee credit applied at settlement.<sup>1</sup>
- Lender provided \$500 "Closing Cost Credit".<sup>2</sup>
- Program is only available to borrowers that currently reside within eligible census tracts.
- There are no restrictions on the geographic location of your home purchase.
- At least one borrower must be a first-time homebuyer and may not own any other financed property at the time of settlement.
- A homeownership education course or counseling by a qualified provider may be required.



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**Fulton Mortgage Company**  
A Division of  
**Fulton Bank, N.A.**

Fulton Bank, N.A. Member FDIC. Subject to credit approval. Loan is subject to meeting underwriting criteria and approval. <sup>1</sup>The average cost of an appraisal is around \$495. <sup>2</sup>Closing costs may include an origination fee, title fee, credit report, flood determination, etc. which typically can cost around 2% to 6% of your loan amount.

