



FEDERAL HOME LOAN BANK

FIRST FRONT DOOR PROGRAM

Grant up to \$15,000

Down payment and closing cost assistance for first-time homebuyers.

Offered through Fulton Mortgage Company when providing first-mortgage financing on a primary residence. First Front Door (FFD) provides down payment and closing cost assistance to eligible first-time homebuyers. Qualifying homebuyers are eligible for a maximum FFD grant of up to \$15,000 when contributing a minimum of \$1,500 toward down payment and/or closing costs.

To qualify you must:

- Not have owned a home in the past 3 years
- Have household income at or below 80% of the area median income
- Not be a student working less than 30 hours per week
- Complete at least four hours of homeownership counseling² prior to purchasing the home
- Retain the home for five years to avoid having to repay any portion of the grant
- Need to contribute personal funds as part of the down payment and closing costs



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



Fulton Bank, N.A. Member FDIC. Subject to credit approval. Income restrictions will apply. ¹Grant fund use will be determined by mortgage and grant program guidelines. Approval will vary based on customer's credit and income profile. ²Must be provided by a housing counseling program that meets National Industry Standards (NIS) or is HUD approved. Counseling fees are paid by the homeowner and will vary by location. Fulton Mortgage Company and Fulton Bank are not affiliated with the Federal Home Loan Bank. Message and data rates may apply.