



FEDERAL HOME LOAN BANK

# FIRST FRONT DOOR "KEYS" TO EQUITY FUND

## Grant up to \$20,000

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

The First Front Door Keys to Equity fund (known as "Keys") is offered through participating FHLBank Pittsburgh (FHLBank) members that provide first-mortgage financing. By contributing a minimum of \$1,000 toward down payments and closing costs, homebuyers in the Keys program are eligible for a maximum Keys grant of \$20,000. To expand access to affordable homeownership opportunities for Minority and First-Generation first-time homebuyers, FHLBank has modified the eligibility criteria for Keys as follows:

- Not have owned a home in the past 3 years.
- Borrowers must have incomes at or below 120% of the area median income for the state or county in which they currently reside.
- Borrowers are required to contribute at least \$1,000 of their own funds towards the purchase transaction to be eligible for the maximum grant of \$20,000 per household.
- Borrowers must identify as a first-time homebuyer and complete the Self-Certification Form affirming their status as belonging to one or more Minority group(s) and/or identify as a First-Generation homebuyer.
- Complete at least 4 hours of homeownership counseling<sup>1</sup> prior to purchasing the home.



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Fulton Bank, N.A. Member FDIC. Subject to credit approval. Income restrictions will apply. Grant fund use will be determined by mortgage and grant program guidelines. Approval will vary based on customer's credit and income profile. <sup>1</sup>Must 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.