

FULTON BANK COMMUNITY COMBO

The Fulton Bank Community Combo purchase mortgage offered by Fulton Mortgage Company is a flexible, affordable option designed to meet a diverse range of financial and family needs – including homebuyers who have limited funds for a down payment or face unique circumstances.

Fulton FORWARD[®]

Learn more about how Fulton Mortgage Company is making communities better through housing assistance programs and other products and services at fultonbank.com/fultonforward.

- 80% First Mortgage combined with up to a 20% Second Mortgage*
 - * Matching rate and term for both mortgages
- Competitive Rates
- No Private Mortgage Insurance (PMI)
- You do not need to be a first-time homebuyer
- Homeownership counseling is required¹
- Income restrictions may apply²



Julius Sharpe, Jr.

CRA Mortgage Loan Officer

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fultonbank.com/mortgage

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

Fulton Bank, N.A. Member FDIC. Subject to credit approval. ¹Must be provided by a HUD-approved housing counseling agency. Counseling fees are paid by the homeowner and will vary by location. ²Income restrictions apply to borrower's income only, not household income.



PENNSYLVANIA HOUSING FINANCE AGENCY (PHFA)

KEYSTONE FLEX LOAN PROGRAM (K-FLEX)

Fulton Mortgage Company has partnered with PHFA to offer a PHFA K-FLEX program that helps you obtain an affordable mortgage.

Some of the product options that you can choose from include:

- Keystone Flex with K-Fit Grant (for purchase only)
- Keystone Flex Refinance

The K-FLEX program requirements include:

- Minimum FICO score of 660
- Maximum financing is required
- There are no first-time homebuyer requirements
- You must complete the homebuyer education through one of PHFA's approved counseling agencies

Contact me for more details about this program.



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Pennsylvania Housing Finance Agency's (PHFA)

K-FIT LOAN PROGRAM

Keystone Forgivable in Ten Years Loan Program

Fulton Mortgage Company is partnering with PHFA to offer the PHFA K-FIT program which provides down payment and closing cost assistance for homebuyers using the PHFA's Keystone Home Loan Program.

The K-FIT program provides eligible borrowers:

- A forgivable second loan of 5% of the lesser of the purchase price or appraised value with no maximum finance amount
- Forgiven 10% a year over a 10-year period

See below for some program requirements:

- Must meet the Keystone Home Loan program eligibility requirements
- Minimum FICO score of 660
- Maximum financing required
- Funds can be used towards down payment and/or closing costs
- Must have minimum contribution based on PHFA guidelines
- Completion of homebuyer education from one of PHFA's approved counseling agencies



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VLIP HOMEBUYER PROGRAM

Get a \$2,500 Credit

Down payment and closing cost assistance for income qualified borrowers.

Need help with making financing for a home more affordable? This special VLIP (Very Low-Income Purchase) program provides a credit of up to \$2,500 for closing costs and down payment funds.

- Offered to qualified homebuyers at/or below 50% of the area median income (AMI).
- Credit (provided on a temporary basis) must be used towards a borrower's down payment and/or closing costs.
- The VLIP program is offered on select Fannie Mae and Freddie Mac mortgage programs.



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PHILADELPHIA DHCD
PHILLY FIRST HOME

Grant up to \$10,000

Down payment and closing cost assistance for first-time homebuyers

Philadelphia's Division of Housing and Community Development (DHCD) will provide qualified homebuyers with 6% of the purchase price (up to \$10,000, whichever is lesser). The grant assistance can be used toward down payment on owner-occupied homes.¹

To qualify you must:

- Be a first-time buyer in the city of Philadelphia
- Have household income at or below 120% of the Area Median Income
- Complete homeownership counseling² PRIOR TO signing a purchase agreement
- Live in the home for 15 years to avoid having to repay any portion of the grant

Contact me to see if you qualify.



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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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CCAP SECURED

Fulton Mortgage Company is assisting eligible homebuyers to “Secure” a new home with a no interest/no monthly payment program offering. Primary program assistance amounts are up to \$5,000 based on purchase property location and qualifying homebuyer income. Assistance may be used for down payment and closing costs.

- Must be used toward the purchase of a primary residence.
- May only be used with compatible first mortgage products.
- CCAP secured may be used with other down payment and closing cost assistance programs.

Contact me for more program details and eligibility.



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PHILLY 5000

WORTH COLLABORATIVE

UPDATE 4.20.2023

Participating households will receive \$ 2,000 to assist with down payment and/or closing costs.

The following conditions must be met:

- First come, first served
- Applicant(s) must be First Time Homebuyer
- Applicant(s) is a person(s) of color
- Limited to one per household
- Applicant(s) completed a homebuyer program through one of the following organizations:
 - Congreso, HACE, NKCDC, Urban League
- The following documents have been provided:
 - Agreement of Sale, Loan Estimate, Settlement Notice
- Subject property must be a single family home or duplex
- Maximum household income:

150 % AMI	
FAMILY SIZE	MAX ANNUAL INCOME
1	\$ 110,700
2	\$ 126,525
3	\$ 142,350
4	\$ 158,100
5	\$ 170,775
6	\$ 183,450
7	\$ 196,050
8	\$ 209,250

Funds will be forgiven at closing
No lien will secure the funds



Funding
Provided by:



UPDATE 4.20.2023



EMERGENCY SAVINGS ACCOUNT PROGRAM

Why set up an emergency savings account?

Having a stable emergency savings fund can lead to long term financial self-sufficiency - but saving can be a challenge. WORC will be there to support you in this journey!

The goal of this program is to help you get started with emergency savings.

You will save a minimum of \$700 over 3 months. Savings will be matched with \$300.

The suggested schedule of savings is:

- Month 1: Deposit \$234 in self-elected savings account
- Month 2: Deposit \$233 in self-elected savings account
- Month 3: Deposit \$233 in self-elected savings account, totaling \$700.

Eligibility Requirements

- Must have earned income
- Must attend free orientation session
- Must be 18 years or older
- Must meet income guidelines

Required Documents

- Most recent two pay stubs
- Proof of income (if self-employed)
- 2021 Tax Return
- Emergency Savings Enrollment Paperwork
- Proof of first deposit in Emergency Savings account
- 6 online money management classes
- Valid Photo ID

Income Guidelines

- 1 person household - \$54,360 Annual Salary
- 2 person household - \$73,240 Annual Salary
- 3 person household - \$92,120 Annual Salary
- 4 person household - \$111,000 Annual Salary
- 5 person household - \$129,880 Annual Salary

*Please add \$4,720 for each additional person in household.

Register for an Orientation Session Today!

Every Thursday at 6:00 PM via Zoom Virtual meeting

Click here or visit worc-pa.com/savings.html to register!



HOME POSSIBLE® PROGRAM

Fulton Mortgage Company offers the Home Possible® Mortgage program, a flexible, affordable option designed to meet a diverse range of financial and family needs – including homebuyers who have limited funds for a down payment or face unique circumstances.

- Up to 97% financing¹ for a one-unit primary property
- Up to 95% financing on 2 – 4 unit properties (One unit must be a primary residence)
- Competitive Rates
- Reduced Mortgage Insurance
- You do not need to be a first-time homebuyer
- Homeownership counseling is required²
- Income restrictions may apply³

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HOMEBUYER ADVANTAGE PLUS[®] MORTGAGE

Buying your own home can become a reality with Fulton Mortgage Company's exclusive Homebuyer Advantage Plus[®] mortgage. With a low down payment and flexible credit requirements, we'll help put you on the path to homeownership.

- 97% financing¹
- Must be used for the purchase of primary residence
- No Private Mortgage Insurance (PMI) is required
- Borrowers income restrictions may apply
- Up to 6% seller assistance allowed
- Can be used in conjunction with other closing cost and down payment assistance programs
- Borrowers must not own any other property
- Homeownership counseling is required²
- Competitive Rates

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