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.

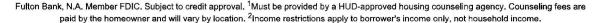
Fulton FORWARD®

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









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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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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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.



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 porgram 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:





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

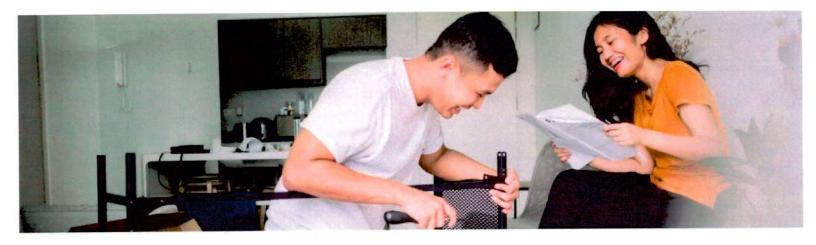
- 1 person household \$54,360 Annual Salary
- 2 person household \$73,240 Annual Salary
- 3 person household \$92,120 Annual Salary
- 4 person household \$111,000 Annual Salary
- 5 person household \$129,880 Annual Salary

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!

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



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

Fulton FORWARD®

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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

FULTON FORWARD°

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

Call me today for more information.



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