

FEDERAL HOME LOAN BANK

FIRST FRONT DOOR PROGRAM

Grant up to \$5,000

Down payment and closing cost assistance for first-time homebuyers

FHLB of Pittsburgh will match the qualified homebuyer's contribution 3-to-1. For every \$1 you contribute, you can receive \$3 in grant assistance, up to a maximum of \$5,000. The grant assistance can be used toward down payment and/or closing costs on owner-occupied homes.¹

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

Contact me to see if you qualify.



Devorah Livni

CRA Mortgage Loan Officer

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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 HUD-approved housing counseling agency. 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.

CLOSING COST ASSISTANCE PROGRAM (CCAP)

Fulton Financial Corporation and its affiliate banks, through Fulton Mortgage Company, have partnered with Operation HOPE, to establish a closing cost assistance program (CCAP) to make homeownership more accessible to individuals and families.

Receive up to \$2,500 in Assistance

- CCAP is available to be used in conjunction with mortgages on a primary residence that have a loan-to-value ratio (CLTV) of 95% or higher.
- Borrowers meeting the qualifying household income limits may receive up to \$1,000 to be used towards down payment and/or closing costs, depending on the loan program and income eligibility.
- Purchased properties located in qualifying census tract types as identified by the Federal Financial Institutions Examination Council (FFIEC) may receive up to \$1,500 for down payment and/or closing costs, depending on the loan program.
- Not limited to first-time homebuyers.

FULTON FORWARD[®]

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

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operationhope.org



Fulton Bank, N.A. Member FDIC. Subject to credit approval. Closing cost assistance program is administered by Operation HOPE, a 501(c)3 non-profit organization, in collaboration with Fulton Mortgage Company. Any financial assistance received from Operation HOPE may qualify for Federal income tax purposes as a nontaxable gift. Please refer to IRS Publication 525 for further guidance. Fulton Bank, Fulton Mortgage Company, and Fulton Financial Corporation affiliate banks are not affiliated with Operation HOPE.

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

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HOMEReady® MORTGAGE PLUS

HomeReady Mortgage Plus 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.

- Up to 97% financing available¹
- Competitive Rates
- No Private Mortgage Insurance (PMI)
- You do not need to be a first-time homebuyer
- Homeownership counseling is required²
- Income restrictions may apply

Income flexibilities may help you qualify

Boarder or rental income may be included in your qualifying income amount.

Others who don't live in the home can join you on the mortgage

Co-borrowers are not required to live in the home, so relatives or other individuals may assist you with your home purchase.

**Contact me today to find out if
HomeReady Mortgage Plus is right for you.**



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DISCOVER THE RIGHT MORTGAGE FOR YOU.

Looking for the ideal mortgage for your dream home? Here's a comparison guide for 1-unit properties.

	Conventional	FHA	VA	USDA	HomeReady® Mortgage Plus
Loan Programs	Fixed, ARM ¹	Fixed	Fixed	Fixed	Fixed
Down Payment	3%	3.50%	0%	0%	3% traditional credit; 5% non-traditional credit
Max LTV	97% / 105% with community 2 nd	96.5%	100%	100%	97% (or 95% with non-trad. credit); 105% with community 2 nd
Max Seller Assist	3% LTV > 90%	6%	6%	6%	LTV > 90.01% - 3%; LTV between 90-75.01% - 6%
Gift Funds	Acceptable for all funds to be a gift	Acceptable for all funds to be a gift	Acceptable for all funds to be a gift	Acceptable for all funds to be a gift	Acceptable for all funds to be a gift; max 3% for 2-4 unit
Debt-to-Income Ratio	Flexible	Flexible	Flexible	Flexible	Flexible
Loan Limits	\$453,100 to \$679,650 depending on county	\$294,515 to \$679,650 depending on county	Must show guarantee amount	Depends on applicant's income and loan repayment ability	\$453,100 to \$679,650 depending on county
Income Limits	None	None	None	Varies by county	Not required on low income census tracts; 100% of AMI in all other census tracts
Min FICO Score	620	620	620	620	620
Monthly Mortgage Insurance (MI)	Yes, varies by credit score	Yes, 0.85% of loan amount	No	Yes, 0.35% of loan amount	No
Upfront MI	Only if single premium PMI selected	Yes, 1.75% of loan amount	VA funding fee - amount varies	Yes, 1.0% of loan amount	No
Bankruptcy Ch.7 and Ch.13	4 years	2 years	2 years	2 years	4 years
Occupancy	Primary, second home, investment; owner occupied, non-owner occupied	Primary, owner occupied, non-owner occupied	Primary, owner occupied; no unmarried couples allowed	Primary, owner occupied only	Primary, owner occupied only
Homebuyer Counseling²	No	No	No	Yes, with scores under 680	Yes
Cash Reserves	2 months with PMI	No	No	No	No

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MEDICAL PROFESSIONALS PROGRAM

Fulton Mortgage Company has designed a mortgage program dedicated to making homeownership easy and affordable for medical professionals¹ including Physicians, Pharmacists, Dentists and Veterinarians. If you have a medical doctorate degree, this program may work for you.

- 15-Year Fixed Rate² as well as Adjustable Rate³ Options Available
- Up to 100% financing⁴ available for loan amounts up to \$1.5 Million
- Mortgage Insurance not required
- Student loan payments that are deferred for 12 months or longer are not included in the credit approval process
- Up to 6% seller paid closing cost and prepaids allowed
- Gift funds are allowed from immediate family members

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Fulton Bank, N.A. Member FDIC. Subject to credit approval. ¹Medical Doctorate degree required. Restrictions apply. ²Monthly payment for a \$250,000 15-year term mortgage at 3.582% Annual Percentage Rate (APR) would be \$1,787.21. Payment does not include amounts for taxes and insurance and the actual payment will be greater. ³Adjustable rates are variable and subject to change. ⁴Financing is based on the lower of either the appraised value (fair market value) or contract sales price.

RENT vs. BUY

We understand that purchasing a home is a major life decision, where you need to weigh all of your options to best fit your situation. But we can help you understand how to make your money work best for you, if someday you want to make your dream of home ownership come true.

The following chart represents how much your rent payments could add up to over the years, which could go toward purchasing your dream home:

Monthly Rent	After 2 Years	After 5 Years	After 10 Years	After 15 Years
\$800	\$19,200	\$48,000	\$96,000	\$144,000
\$900	\$21,600	\$54,000	\$108,000	\$162,000
\$1,000	\$24,000	\$60,000	\$120,000	\$180,000
\$1,100	\$26,400	\$66,000	\$132,000	\$198,000
\$1,200	\$28,800	\$72,000	\$144,000	\$216,000
\$1,300	\$31,200	\$78,000	\$156,000	\$234,000
\$1,400	\$33,600	\$84,000	\$168,000	\$252,000

Payment examples are for illustrative purposes only.

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