

Want to get up to
\$5,000 cash
for down payment
and closing costs?



Hurry! Funds are limited!

first front door



Through the First Front Door (FFD) Program, upon qualifying, a participating lender will match your contribution 3-to-1. For every \$1 you contribute to your down payment, you can receive \$3 in grant assistance, up to a maximum of \$5,000.

Who qualifies for First Front Door funding?

- Be a first-time homebuyer (which means you haven't owned a home within the past three years, or you owned a home only while married but not as a single person within the last three years – this includes a married couple if either has not owned a home in the past three years).
- Secure a first mortgage through a participating lender.
- Have an income at or below 80 percent of the area median income.
- Not be a student working less than 30 hours per week.
- Complete at least four hours of homeownership counseling prior to purchasing the home.
- Agree to maintain the home for five years to retain the full amount of the grant. If a sale occurs before the five years expire, a portion of the grant may be required to be repaid.

How to apply for a First Front Door grant

Standard Bank offers this first-time homebuyer grant program funded by FHLBank Pittsburgh. Contact your local office or a Mortgage Loan Officer for details. They will review these and other program requirements with you.



standardbankPA.com/applynow