The Federal Home Loan Bank of Cincinnati's

WELCOME HOME PROGRAM 2014

An Affordable Housing Program developed to help create homeownership.

Financing and Program Information Available at

FIRST FEDERAL OF VAN WERT, OH

1ST FEDERAL VAN WERT

What is the Welcome Home Program?

Now is a great time to buy a home! With interest rates at historic lows and plenty of homes on the market, there are great opportunities available for prospective homebuyers.

In addition, the Federal Home Loan Bank of Cincinnati has developed several Affordable Housing Programs for their member banks to help create homeownership.

The Welcome Home Program is designed to fund reasonable down payment and closing cost assistance for home purchases by qualified low-to-moderate-income homebuyers. Grants of up to $5,000 per household may be available.

2014 FHLB funds are limited and on a first-come-first-served basis.

To find out more about the Welcome Home Program, contact Rhonda Belt or Jim Nelson at First Federal of Van Wert, OH at 419-238-1463.

How can I find out if I qualify for the Program?

Along with bank loan qualification, there are requirements in order to qualify for the Welcome Home Program. To learn more about qualification, contact a loan officer at First Federal of Van Wert, OH.

Welcome Home

STEPS FOR POTENTIAL HOMEBUYERS

1. Visit a lender at **First Federal of Van Wert, OH** for financing and Welcome Home Program pre-qualification.

2. Shop for your perfect home. Real Estate Agents will be happy to guide you in the right direction. Execute a purchase contract with the realtor or seller.

3. Take the purchase contract to your lender to begin the financing requirements and Welcome Home Program Fund Reservation process.

4. Once the Fund Reservation is confirmed, a date will be established for the loan closing.

5. Enjoy your new home!

First Federal of Van Wert, OH

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FDIC

EQUAL HOUSING OPPORTUNITY