



SAVINGS BANK

Local.Not Limited.™



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**Member
FDIC**



Welcome Home

Receive up to \$20,000 for closing costs and down payment assistance

The **Welcome Home Program** at NCF Savings Bank – As a member of the Federal Home Loan Bank of Cincinnati, NCF Savings Bank can offer Welcome Home grants worth up to \$20,000. **Homebuyers are limited to \$10,000;** however, **honorably discharged veterans, active duty military, reservists, and surviving spouses of service personnel may receive Welcome Home grants up to \$20,000.**

ELIGIBLE HOMEBUYERS: (all of the following guidelines must be met)

- The total income for all occupants who will reside in the home is at or below 80 percent of the Mortgage Revenue Bond (MRB) limit for the county and state where the property is located
- A fully executed (signed by buyer and seller) purchase contract on an eligible property is in hand
- The homebuyer has at least \$500 of their own funds to contribute towards down payment and/or closing costs
- If a first-time homebuyer (typically anyone who has not owned a home in the last three years), a satisfactory homebuyer counseling course is completed prior to the loan closing. Note: Applicants do not have to be first-time homebuyers

ELIGIBLE PROPERTY: (all of the following guidelines must be met)

- The property will be the homebuyer's primary residence
- The property is a single family, townhome, condominium, duplex, multi-unit (up to four family units) or a qualified manufactured home. (Manufactured homes may be eligible if they are taxed as real estate and affixed to a permanent foundation)
- The property is subject to a legally enforceable five-year retention mechanism, included in the Deed or as a Declaration of Restrictive Covenants to the Deed, requiring the FHLB Cincinnati be given notice of any refinancing, sale, foreclosure, deed in-lieu of foreclosure, or change in ownership during the five year retention period.

To apply, contact us at one of our three convenient locations. Funds are available on a first come, first serve basis.