

# First Front Door

## Northwest offers a first-time homebuyer grant program funded by FHLBank Pittsburgh

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

With our First Front Door (FFD) program, if you qualify, Northwest will match your contribution 3-to-1. For every \$1 you contribute, you can receive \$3 in grant assistance, up to a maximum of \$5,000.

### Who qualifies for First Front Door funding?

We'll walk you through the process to see if you meet the qualifications. Here's some of the criteria we look for:

- 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 could also include a married couple if neither has owned a home in the past three years).
- Obtain your first mortgage with Northwest.
- Have an income at or below 80% of the area median income. Not sure if your income is at or below 80% of the area median income? Don't worry—we can figure this out together.
- Not a student working less than 30 hours per week.
- Complete at least four hours of homeownership counseling prior to closing on the home. We'll make it easy by helping you find a place in your area or a course online that offers homeownership counseling.
- The home you're purchasing must be an owner-occupied, single-family residence—meaning you and your family are the only ones living there and you aren't renting out your home to tenants.
- You're willing to agree to maintain your home for five years to keep the full grant. If you sell your home before the five years expire that's okay—just remember you may be required to pay back a portion of the grant you received.

We'll review these and other program requirements with you. If you don't qualify for our First Front Door program, that's okay—we have other mortgages that may be a better fit for your needs.

### How do I apply for First Front Door grant funding?

To learn more about our First Front Door program or to apply, visit your local Northwest office or call one of our mortgage experts at 1-888-884-4626.



1-877-672-5678 | [northwest.com](http://northwest.com)

