



**first front door**

**MCS  
BANK**

Since 1923

*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?**

Through First Front Door (FFD), if you qualify, we 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?**

To qualify, you must:

- 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 our financial institution.
- Have an income at or below 80 percent of the area median income and not have assets in excess of \$50,000 (excluding retirement accounts).
- 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.

We will review these and other program requirements with you.

### **How to apply for a First Front Door grant**

First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.

To secure your FFD funds, call us at the number listed above.

First Front Door funds are available on a first-come, first-served basis.