



# first front door



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**QNB Bank** offers a first-time homebuyer grant program funded by FHLBank Pittsburgh

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

Through First Front Door (FFD), if you qualify, FFD 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 QNB Bank.
- 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.

A QNB Mortgage Loan Originator 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 QNB Bank.