



Welcome Home Loan

Designed for first-time homebuyers, this program offers below-market interest rates plus down payment and closing costs assistance to help you buy with confidence.

Programs under Welcome Home

Smart Start Home Loan

First mortgage loan with below market interest rate. No down payment and closing costs assistance.

First State Home Loan

Zero-interest second mortgage equal to 3% of the first mortgage loan amount for down payment and closing costs assistance. No monthly payment required.

Keys4You Home Loan

Zero-interest second mortgage equal to 4% of the first mortgage loan amount for down payment and closing costs assistance. No monthly payment required.

Take5 Home Loan

Zero-interest second mortgage equal to 5% of the first mortgage loan amount for down payment and closing costs assistance. No monthly payment required.

Diamond in the Rough Home Loan

Minor repairs needed? This loan is for you! Must qualify for the FHA 203(k) limited program. Zero-interest second mortgage equal to 5% of the first mortgage loan amount used for down payment and closing costs assistance. No required monthly payment.



Open Door Loan

This program expands homeownership opportunities for both first-time and repeat buyers with down payment and closing costs assistance for those upfront costs.

Programs under Open Door

First State Home Loan

Zero-interest second mortgage equal to 3% of the first mortgage loan amount for down payment and closing costs assistance. No monthly payment required.

Payment is deferred until the following events (whichever comes first): refinance, sale of home, transfer of title, or property is no longer used as a primary residence.

Keys4You Home Loan

Zero-interest second mortgage equal to 4% of the first mortgage loan amount for down payment and closing costs assistance. No monthly payment required.

Payment is deferred until the following events (whichever comes first): refinance, sale of home, transfer of title, or property is no longer used as a primary residence.

Smart Start Home Loan

First mortgage loan with no down payment and closing costs assistance.



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