



# Down Payment & Closing Cost Assistance Through FHLBank Topeka's TurnKey Program

## THE TURNKEY PROGRAM

First Bank partners with FHLBank Topeka to make three **TurnKey** products available to our customers. Qualified applicants in Colorado, Kansas, Nebraska and Oklahoma may apply.

### TURNKEY PRODUCTS

- 1 Homeownership Set-aside Program (HSP)**  
The traditional Homeownership Set-aside Program provides down payment, closing cost and repair assistance to first-time homebuyers earning at or below **80% of the area median income (AMI)** for households purchasing homes.
- 2 Homeownership Set-aside Program Plus (HSP+)**  
HSP+ provides down payment, closing cost and repair assistance to first-time homebuyers earning at or below **80% AMI** for households purchasing homes in High-cost Areas and counties located in non-metropolitan Difficult Development Areas.
- 3 Homeownership Possibilities Expanded (HOPE)**  
HOPE helps homebuyers with a household income at or below **150% of the AMI** with down payment, closing costs or other eligible repairs. HOPE is **not** limited to first-time homebuyers.

## GETTING STARTED

If you think you qualify, talk to one of our mortgage specialists today. TurnKey funds are reserved on a first-come, first-served basis and are available March 4, 2024.



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