

FNB Mortgage

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MARCH 2019

NEWSLETTER

FEATURED PARTNER

Randy Morris
Parks Realty
615-268-7645

Whether buying or selling, I can help you through this most important process. It is a time-consuming process that needs attention from beginning to end. I have 17 plus years of experience with special expertise in new construction. I represent Excel Builders. One of the few hands-on builders in this area. We have many communities to choose from.



UPCOMING EVENTS

March 13-16—TSSA Basketball Tournament

Oakland (24-5) vs. Brentwood (26-8), Thu. Mar. 14 10 a.m.

Eagleville (28-3) vs. Crosby (24-8) Thu. Mar. 14 1:15 PM

March 16—The Gatsby

March 25-29—City Schools Spring Break

TWO SUPER PROGRAMS FOR HOMEBUYERS

FNB Mortgage offers two great programs to assist homebuyers that I want you to know about.

Welcome Home

- FNB Mortgage again has been selected to offer the Welcome Home down payment through the Federal Home Loan Bank of Cincinnati.
- The up-to **\$5,000** grant for down payment of closing cost assistance is intended to assist low to moderate income individuals or families achieve home ownership.
- Household size income limits for Rutherford, Davidson, Cannon, and Wilson are 1-2 \$71,904, 3+ \$83,888.
 - New this year, grants up to **\$7,500** are available for veterans.
- Homebuyers must invest at least \$500 of their own funds and participate in a homebuyers counseling program if first time purchase.
 - First-time and repeat homebuyers are eligible.
 - This superb program is very popular and funds are limited.
- Grants are available on a first-come, first-serve basis so those interested need to act quickly.

First Neighborhood

- I am especially proud of this program offered only by FNB Mortgage through our parent company
- Since 1874 First National Bank of Middle Tennessee has invested in the communities we serve. Through the First Neighborhood Loan Program, FNB IS investing over \$500,000 toward making homeownership a reality. We'll be providing up to **\$10,000** towards a down payment for loans originated by FNB Mortgage.
- In partnership with Affordable Housing Resources, Inc. (AHR), our First Neighborhood Loan Program is a great way to boost homeownership in our community. Reach out to our caring mortgage experts to explore your home buying options today. In-person or on the web, we've got several options — even for the "credit-challenged".
- The First Neighborhood Program provides \$10,000 that can be used toward down payment and/or closing costs on most loan types.
- Income limits for 1-4-member households are: Nashville MSA (Cannon, Cheatham, Davidson, Maury, Robertson, Rutherford, Sumner, Warren, Wilson, Williamson) \$59,900 and is based on the borrowing income only, not household.
 - Borrower(s) must attend an approved home buyers' class and receive a certification.

Please Contact me for complete details and conditions.

Kelly Cearing

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