



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

THE TURNKEY PROGRAM

First Nebraska 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, contact one of our mortgage lenders today! TurnKey funds are reserved on a first-come, first-served basis and are available March 4, 2024.

Subject to credit approval. Subject to terms and conditions of the FHLBank Topeka's TurnKey Program, including borrower eligibility requirements. Reservations are accepted on a first-come first-served basis. If program guidelines are not met, the subsidy may need to be repaid.

