



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

THE TURNKEY PROGRAM

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

TURNKEY PRODUCTS

1 Homeownership Set-aside Program (HSP)
HSP provides down payment, closing cost and purchase-related repair assistance to first-time homebuyers earning at or below **80% of the Area Median Income (AMI)** for the purchase of a primary residence.

2 Homeownership Possibilities Expanded (HOPE)
HOPE provides down payment, closing cost and purchase-related repair assistance to homebuyers earning at or below **115% of the Area Median Income (AMI)** for the purchase of a primary residence. It is not limited to first-time homebuyers.

GETTING STARTED

If you think you qualify, talk to a mortgage specialist today!
TurnKey funds are reserved on a first-come, first-served basis.

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.

