

# Want \$5,000 ?



*First-time buyer down payment & closing  
cost assistance available up to \*\$5,000.*

# FHLB FUNDS

\*subject to availability of FHLB funds and program guidelines  
As of 1/16/18

**To meet the needs of our low-to-moderate income first time homebuyers,  
Madison Bank of Maryland participates in the Federal Home Loan Bank  
(FHLB) First time buyer program.**

- *Applicant income may not exceed HUD income guidelines.*
- *4:1 matching funds. Applicant must contribute at least \$1,250.00 to receive full \$5,000 grant*
- *1 hour phone Counseling Required.*

***For more information and to see if you are eligible please call  
Jody Sheckells, NMLS # 503956  
410.444.1367***

