

# Grant Programs

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FROM EXCHANGE  
BANK  
MORTGAGE



Exchange Bank is proud to offer homebuyer assistance programs for first-time home buyers through FHLB of Topeka. Work with Exchange Bank's top lenders to determine which is best for you!\*

## Homeownership Set-aside Program (HSP)

First-time homebuyers are provided down payment, closing cost and repair assistance if earnings are at or below 80% of the Area Median Income (AMI) for households purchasing or constructing homes in Colorado, Kansas, Nebraska and Oklahoma.

## Single Family Housing Guaranteed Loan Program

This program assists approved lenders in providing low- and moderate-income households the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas.

## NIFA Homebuyer Assistance Program

Open the door to homeownership, even if you do not have enough money saved for down payment and closing costs. Our HBA Program can help you buy a home with a minimum investment of \$1,000.

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**PRE-QUALIFY IN LESS THAN 3 MINUTES**

Visit: [eb-us.com/pre-qualify](http://eb-us.com/pre-qualify)

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\* Restrictions apply. See a Exchange Bank Home Mortgage Loan Officer for complete details.

# Home buyer Checklist

*Checklist is not required to apply for a loan.*

## ALL LOAN APPLICATIONS:

- ☐ Purchase Contract signed by all buyers and sellers, if applicable
- ☐ Pay stubs for all applicants covering most recent 30 days, to include Year to Date info
- ☐ Bank statements (all pages) for checking, savings, money market, etc. to cover the most recent 60 days (If you have accounts with EB we can retrieve the statements from our system)
- ☐ W2's and completed Federal Tax Returns (all schedules) for the last year. (If applying for a NIFA Loan, please provide the last three years of Federal Tax Returns).
- ☐ Current picture identification (driver's license, state ID or military ID, etc)

## VA LOANS:

- ☐ Form DD-214 for Veterans service
- ☐ Most recent Leave and Earnings Statement
- ☐ Name, address and phone number of nearest living relative

## SELF-EMPLOYED BORROWERS/COMMISSION INCOME:

- ☐ Personal and Business Federal Tax Returns for the past two years, including K-1's and W2's

## IF YOU HAVE BEEN DIVORCED:

- ☐ Complete recorded signed copy of all divorce decrees (all pages) including stipulations, modifications or property settlement agreements
- ☐ Proof of receipt of alimony, child support or separate maintenance payments for the past 12 months (only if you intend to use this income to qualify for your loan)

## IF YOU HAVE DECLARED BANKRUPTCY IN THE LAST 7 YEARS:

- ☐ Copy of the Petition/Decree, Schedule of Creditors and a copy of the Discharge

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