



Third Federal Community Programs

At Third Federal, we believe our customers should invest in their lives, not in their loans. We have some of the lowest rates on home loans so the money you save can be spent on you and your family.

We also believe simpler is better — in your life and your banking. So we keep your banking fast and easy, with outstanding service.

Take a quick look at what Third Federal has to offer. For more information or to apply, visit a branch, call 1-800-844-7333 or go online at thirdfederal.com/community. Discover how Third Federal can help you Bank Smart. Live Better.®

TF HomeReady Purchase

Loan details

- 15 and 30-year fixed rate mortgages
- Lowest rate guarantee*
- Rates are not marked up due to down payment amount, credit score, income or other criteria
- \$10,000–\$250,000 loan amount with no maximum purchase price
- 3% down payment, which can include down payment assistance, gifts or other approved grants
- 97% LTV for single-family; 85% LTV for two-family (must have 3% of own funds)**
- Free preapprovals

Eligibility

- No income limit if the property is located within a low- to moderate-income census tract
- If property is not in a low- to moderate-income census tract, income limits apply (80% of county Area Median Income (AMI))***

Requirements

- No out-of-pocket expense for online homeowner education and counseling
- At least one borrower must complete the HomeView Seminar Series, Third Federal HomeToday class or supply a FNMA Form 1017 from a Third Federal community partner

*Borrower must provide other lender's advertisement, webpage, email, rate sheet, or other documentation of mortgage rates. Third Federal will beat the rate or pay \$1,000.

**95% LTV non-HomeReady purchase loan with no PMI available; see thirdfederal.com for details.

***Borrowers must meet certain income, geographic and other requirements to qualify.

TF HomeReady Refi

Loan details

- 15 and 30-year fixed rate mortgages with rates that are about 2.00% less than other refinance programs*
- No closing costs
- \$10,000–\$250,000 loan amount with no maximum appraised value
- 95% LTV for single-family; 85% LTV for two-family**

Eligibility

- No income limit if the property is located within a low- to moderate-income census tract
- If property is not in a low- to moderate-income census tract, income limits apply (80% of county Area Median Income (AMI))***

*Programs and products subjected to change without notice.

**PMI may be required.

***Borrowers must meet certain income, geographic and other requirements to qualify.

Fixer Upper Home Improvement Loan

Loan details

- 2.99% APR is fixed for the life of the loan
- 12 month draw period with 20 year repayment period
- \$1,000–\$9,900 loan amount
- \$10 minimum monthly payment
- 85% LTV
- \$0 annual fee
- No closing costs

Eligibility

- No income limit if the property is located within a low- to moderate-income census tract
- If property is not in a low- to moderate-income census tract, income limits apply (80% of county Area Median Income (AMI))*

*Borrowers must meet certain income, geographic and other requirements to qualify.

Borrower Assistance

Down Payment Assistance*

- \$10,000 forgivable down payment assistance (FDPA) available for eligible borrowers**
- \$3,000 Home at Last (HAL) down payment assistance available for eligible borrowers**
- \$10,000 forgivable down payment assistance or \$3,000 Home at Last down payment assistance may be combined with Third Federal-approved external down payment assistance programs

HomeToday Homebuyer Education

- Free four-class HUD-certified homebuying seminar series. Register by calling 1-234-260-2806
- Free financial education and counseling with Third Federal HUD-certified housing partners

Coupon Discounts***

- \$600 closing cost discount from Third Federal HomeToday class
- \$750 First Time Homebuyer closing cost discount

*Must meet eligibility requirements upon completion of home buying counseling.

**The \$10,000 forgivable down payment assistance may not be combined with the \$3,000 HAL down payment assistance..

***Coupons may not be combined.

Northeast Ohio Community Partners

Cleveland

- Breaking Chains
- CHN Housing Partners
- El Centro
- Empowering and Strengthening Ohio's People (ESOP)
- Home Repair Resource Center
- Lorain Metropolitan Housing Authority
- NID Pope
- OSU Extension
- Spanish American Committee

Akron

- EANDC Center for Homeownership
- Mustard Seed Development Center

ThirdFederal
SAVINGS & LOAN

1-800-THIRD-FED
800-844-7333

thirdfederal.com/community