



**STIMARY'S  
ACADEMY**  
FAITH COMMUNITY JUSTICE RESPECT



**Taylor Koba**

AVP, Community Development  
Lending Loan Officer

NMLS ID# 2144543

O: 303.376.3868

taylor.koba@midfirst.com

Spanish speaking  
representatives are available.

## Let the experts at MidFirst Bank help find your dream home.

As a first-time homebuyer, there is a lot to think about. That's why MidFirst Bank makes it easy with an affordable mortgage program designed to meet the unique needs of first-time homebuyers. Plus, our loan prequalification process allows you to determine your budget before you begin shopping for your new dream home.

### MidFirst Dream Home Loan<sup>1</sup>

- Up to 100% financing<sup>2</sup>
- Flexible underwriting
- No Private Mortgage Insurance (PMI)
- Lender Origination Fees of \$895 waived<sup>3</sup>
- Borrower must be a first-time homebuyer<sup>3</sup>

### MidFirst Down Payment Assistance & Closing Cost Grant Program<sup>4</sup>

- Limited availability — ask for details
- A \$6,500 or \$5,000 grant available exclusively for MidFirst Dream Home Loan borrowers<sup>\*\*</sup>
- Grant can be applied to the down payment and/or closing costs of a home purchase
- No payback of grant required
- Can be layered with other down payment assistance programs
- The property must be owner-occupied as a primary residence



Scan QR Code for more information

[midfirst.com/mortgageco](https://midfirst.com/mortgageco)



<sup>1</sup>**Dream Home Loan Eligibility:** Limited to first-time homebuyers 18 years or older. Collateral must be the applicant's primary residence located in a MidFirst Assessment Area. To qualify either 1) the collateral property must be located within a Majority Minority Census Tract (tract minority population greater than 50 percent) or Low-to-Moderate Income Census Tract (tract income is less than 80% area median income), or 2) the applicant(s) combined annual income must be considered Low-to-Moderate (less than 80% of the median family income of the MidFirst Assessment Area) based on data published by Federal Institutions Examination Council (FFIEC). <sup>2</sup>A down payment may be required under certain circumstances — ask for details when you apply. <sup>3</sup>MidFirst follows Fannie Mae guidelines, which considers a first-time homebuyer as someone who has not owned a residential property in the last three years. <sup>4</sup>**Down payment and/or closing cost grant:** Grant funds are limited — ask us about availability. If funds are available, grant programs are limited to applicants who qualify for and use the Dream Home Loan to purchase a primary residence within a Majority Minority Census Tract (tract minority population greater than 50 percent) or the applicant(s) combined annual income must be considered Low-to-Moderate (less than 80% of the median family income of MidFirst Assessment Area) based on data published by the Federal Financial Institutions Examination Council (FFIEC). Grant funds must be applied to closing costs and/or down payment on loan and cannot be combined with other MidFirst grant programs. MidFirst will report payment of the grant funds to the IRS as required by applicable law. There may be tax implications associated with receiving the grant — please consult your tax advisor if you have any questions.

<sup>\*\*</sup> Amount offered depends on loan amount — ask for details when you apply.



**ST. MARY'S  
ACADEMY**  
FAITH COMMUNITY JUSTICE RESPECT



**Esteban Ulloa**

Community Development  
Lending Loan Officer

NMLS ID# 630073

M: 602.206.1945

esteban.ulloa@midfirst.com

Hablo Español

## Let the experts at MidFirst Bank help find your dream home.

As a first-time homebuyer, there is a lot to think about. That's why MidFirst Bank makes it easy with an affordable mortgage program designed to meet the unique needs of first-time homebuyers. Plus, our loan prequalification process allows you to determine your budget before you begin shopping for your new dream home.

### MidFirst Dream Home Loan<sup>1</sup>

- Up to 100% financing<sup>2</sup>
- Flexible underwriting
- No Private Mortgage Insurance (PMI)
- Lender Origination Fees of \$895 waived<sup>3</sup>
- Borrower must be a first-time homebuyer<sup>3</sup>

### MidFirst Down Payment Assistance & Closing Cost Grant Program<sup>4</sup>

- Limited availability — ask for details
- A \$6,500 or \$5,000 grant available exclusively for MidFirst Dream Home Loan borrowers<sup>\*\*</sup>
- Grant can be applied to the down payment and/or closing costs of a home purchase
- No payback of grant required
- Can be layered with other down payment assistance programs
- The property must be owner-occupied as a primary residence



Scan QR Code for more information

[midfirst.com/mortgageco](https://midfirst.com/mortgageco)



<sup>1</sup>**Dream Home Loan Eligibility:** Limited to first-time homebuyers 18 years or older. Collateral must be the applicant's primary residence located in a MidFirst Assessment Area. To qualify either 1) the collateral property must be located within a Majority Minority Census Tract (tract minority population greater than 50 percent) or Low-to-Moderate Income Census Tract (tract income is less than 80% area median income), or 2) the applicant(s) combined annual income must be considered Low-to-Moderate (less than 80% of the median family income of the MidFirst Assessment Area) based on data published by Federal Institutions Examination Council (FFIEC). <sup>2</sup>A down payment may be required under certain circumstances — ask for details when you apply. <sup>3</sup>MidFirst follows Fannie Mae guidelines, which considers a first-time homebuyer as someone who has not owned a residential property in the last three years. <sup>4</sup>**Down payment and/or closing cost grant:** Grant funds are limited — ask us about availability. If funds are available, grant programs are limited to applicants who qualify for and use the Dream Home Loan to purchase a primary residence within a Majority Minority Census Tract (tract minority population greater than 50 percent) or the applicant(s) combined annual income must be considered Low-to-Moderate (less than 80% of the median family income of MidFirst Assessment Area) based on data published by the Federal Financial Institutions Examination Council (FFIEC). Grant funds must be applied to closing costs and/or down payment on loan and cannot be combined with other MidFirst grant programs. MidFirst will report payment of the grant funds to the IRS as required by applicable law. There may be tax implications associated with receiving the grant — please consult your tax advisor if you have any questions.

<sup>\*\*</sup> Amount offered depends on loan amount — ask for details when you apply.