

COMMUNITY LOAN PROGRAM



At First Federal Bank of Kansas City, we are committed to helping the communities we serve grow and prosper by expanding homeownership possibilities for all.

We are proud to present our **Community Loan Program**, designed to help customers buy or refinance homes, in select urban core areas, with grants of up to \$2,500 per mortgage for closing costs or interest rate buy downs.

COMMUNITY LOAN GUIDELINES

- Owner-occupied, single-family properties only
- No minimum loan amount
- Borrowers must receive Approve/Eligible DU Findings & meet secondary market underwriting guidelines
- Minimum down payment of only 3%
- First time homebuyers must complete an approved homebuyer education program offered by a local housing organization
- First Federal will provide one appraisal per borrower at a reduced price of \$150



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BANK of KANSAS CITY

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All loans subject to credit approval. NMLS #1393769



GEONY RUCKER Community Loan Officer | 816.294.6352 | ffbk.com/opendoor

ELIGIBLE CENSUS TRACTS

Homes in the following census tracts with low to moderate income and more than 50% minority populations in Jackson County, Missouri and Wyandotte County, Kansas are eligible:

Jackson County, MO							Wyandotte County, KS	
37	56.02	77	89	129.04	133.07	164	402	411
38	57	78.02	90	129.06	133.09	165	403	412
52	58.01	79	95	130.03	134.16	166	404	418
53	60	80	96	131	154	169	406	439.04
54	61	81	97	132.03	107.02	171	407	441.01
55	63	87	102.01	132.08	161	172	408	441.04
56.01	76	88	129.03	132.1	162	174	410	

VERIFY A HOME'S ELIGIBILITY - <https://www.ffiec.gov/geocode>

- 1 Select 2017 from the "Year" drop-down box
- 2 Enter the street address of the home
- 3 Verify that the Census Tract is included in the lists above for Jackson County, MO or Wyandotte County, KS

1 Year: 2016 Address: 711 Minnesota Ave, Kansas City, KS

2 Search Reset Print

Matched Address

Address	711 MINNESOTA AVE, KANSAS CITY, KS, 66101
MSA/MD Code	28140
State Code	20
County Code	209
Tract Code	0418.00
MSA/MD Name	KANSAS CITY, MO-KS
State Name	KANSAS
County Name	WYANDOTTE COUNTY

Census Demographic Data

3 Verify that the Census Tract is included in the lists above for Jackson County, MO or Wyandotte County, KS



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