



HOMEBUYER DREAM PROGRAM

FIRST-TIME HOMEBUYERS COULD RECEIVE UP TO

\$15,000 TOWARD THEIR FIRST HOME¹



The Homebuyer Dream Program is geared to helping qualified first-time homebuyers² overcome one of the biggest obstacles to buying their first home—saving enough money for the down payment and closing costs.

Program requirements include:

- Minimum contribution of \$1,000 equity towards the purchase of the home
- Must obtain Homeownership counseling certificate from a participating agency
- Home must be located in New York State – Within Counties The Summit lends in

The program has limited availability and is offered on a first-come, first-served basis.

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NMLS #454066

The Summit FCU is an Equal Housing Lender and federally insured by NCUA. 1. Members must meet qualification requirements and be a first-time home buyer. Up to \$14,500 for downpayment and closing costs and \$500 toward homebuyer education. HDP funds are distributed on a first come first serve basis. There is no guarantee that funds will be available when your Reservation Request is submitted. The grant is a Federal Home Loan Bank of NY program and funding is subject to their approval. Membership eligibility required. Loan approval based on creditworthiness. 2. A first-time homebuyer is defined as an individual who has not owned a home during the 3-year period prior to the purchase of the new home. NMLS#: 454066