

Minster Bank offers  
Welcome Home Program



Minster Bank is offering the Welcome Home Program sponsored by The Federal Home Loan Bank of Cincinnati. The Federal Home Loan Bank of Cincinnati has established a set-aside of Affordable Housing Program (AHP) funds to help create homeownership.

Home funds are available to Minster Bank as grants to assist homebuyers. Welcome Home grants are limited to \$5,000 per household; households are eligible only if the total household income is at or below 80 percent of Mortgage Revenue Bond income limits, as adjusted for family size; and funds are offered on a "first-come, first-served" basis.

Homebuyers must contribute at least \$500 of their own funds toward down payment and closing costs and first-time homebuyers must complete a homebuyer counseling program.

Welcome Home funds will be available for reservation beginning on March 1, 2011, and will remain available until all funds have been reserved. Funds must be requested to assist the homebuyer to purchase the specific home by December 1, 2011.

Contact Minster Bank at 866-MINSTER for more details about the Welcome Home Program or apply online at [MinsterBank.com](http://MinsterBank.com).



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