



First Responder Program

For the Heroes in Our Communities



First Responder

Active duty employees of:

- Police departments
- Sheriff departments
- Correctional facilities
- Fire departments
- US military

Educators

Active employees of:

- Local schools
- State schools
- County schools accredited by the native state

Medical/Health Care Worker

Active employees of:

- Hospitals
- Pharmacies
- Medical offices
- Dental offices

First Horizon wants to help you with your down payment by providing a grant of up to \$6,000.*

Key Features:

- First Responder Grant: up to \$6,000.
- Down payment assistance for borrowers who are defined as a First Responder, Educator or Medical/Healthcare Worker. Borrower income cannot exceed 80% of the Area Median Income, OR borrowers must be purchasing a primary residence inside of a low-to-moderate income (LMI) census tract.
- Recipients of the First Responder Program must qualify for and obtain an eligible mortgage loan with First Horizon Mortgage.
- Recipients can not have more than \$50,000 in liquid assets (other than retirement accounts) after closing.

*First Horizon. NMLS#472329. All loans subject to approval, including credit approval. Some restrictions apply. Other programs available. Program conditions subject to change without notice. Contact First Horizon to see if you qualify. Borrower's income cannot exceed 80% of HUD Area Median Income (AMI) for current year or the subject property must be located inside of a low-to-moderate income (LMI) census tract as defined by the FFIEC Census and Demographic Data of the FFIEC's geocoding website as well as the bank's defined assessment areas. The collateral property must be located within First Horizon's Combined Assessment Areas. Borrowers must inject a minimum of \$500 into the transaction from their personal funds.



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