



# Buying a home in a majority-minority census tract\* area? You may be eligible for a Diversity Grant up to \$8,000.



First Horizon Diversity Grants can help you build your future – and your community's. Eligible First Horizon applicants may receive up to \$8,000.

- Diversity Grants may be applied to your down payment and closing costs.
- Diversity Grants are **not** a loan. There is **no repayment** required.
- Race and ethnicity are **not** considered when determining your grant eligibility.
- They may be combined with certain other HUD-approved gap-funding programs.

Talk to a First Horizon loan officer to explore your eligibility. Qualifications include:

- Your income must be greater than 80% of the median family income, but not greater than 140%.
- You cannot have more than \$50,000 in liquid assets (other than retirement accounts) after closing.

\*A majority-minority census tract is defined as greater than 50% population of minority residents as determined by the demographic median income of the FFIEC geo-coding website.



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First Horizon Bank, NMLS# 472329. All loans subject to approval, including credit approval. Some restrictions may apply. Other programs are available. Conditions subject to change without notice.

