

The Welcome Home Program



GreenWay Bank is excited to launch our 2026 Welcome Home Program (WHP) in conjunction with The Federal Home Loan Bank of Cincinnati (FHLB of Cincinnati).

Available to Ohio and Indiana residents, this program is designed to assist eligible homebuyers* earn up to **\$20,000** in grant funds to help with the down payment and closing costs on a new house—making the dream of homeownership more attainable than ever.

Learn more about this exciting opportunity by visiting GreenWayBank.com/personal/lending/WHP.

Steps to take for the 2026 Welcome Home Program:



Now:

Start at GreenWay Bank

Get pre-qualified with us for your mortgage loan.



February-April:

Find Your Dream Home

Receive the accepted offer on your future home.



Before Closing:

End at GreenWay Bank

Starting April 6, we'll enroll you in the grant program to help your down payment grow!

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Be ready by Monday, April 6! Funds will be available on a first-come, first-served basis and will remain available until they run out.

The Welcome Home Program— Is it the right move for you?



Let's find your way home

The Welcome Home Program is an exciting opportunity to make that dream home a reality. Are you eligible to participate? What do you need to do to apply? Can you enroll if you've previously owned a home? Luckily, your neighbors at GreenWay Bank are here to help!

You are eligible if:

- ✓ The total household income for all occupants who will reside in the home is at or below these program limits (2026 figures):

	OHIO	1-2 persons	3+ persons	INDIANA	1-2 persons	3+ persons
Van Wert		\$77,120	\$88,688	Allen	\$72,000	\$82,800
Mercer		\$86,560	\$99,544	Adams	\$71,760	\$82,524

Please contact us to learn limits in other counties.

- ✓ A fully executed (*signed by the buyer and seller*) purchase contract on an eligible property is in hand.
- ✓ You have at least \$500 of your own funds to contribute towards down payment and/or closing costs.
- ✓ As a first-time homebuyer (*you have not owned a home in the last three years*), have completed a satisfactory homebuyer counseling course, available in-house at GreenWay Bank, prior to the loan closing.

The property you are buying is eligible for a WHP grant if it:

- ✓ Will be your primary residence.
- ✓ Is a single family, townhome, condominium, duplex, multi-unit (*up to four family units*), or a qualified manufactured home.**
**Manufactured homes may be eligible if they are taxed as real estate and affixed to a permanent foundation, and Energy Star Certified.
- ✓ Is subject to a legally enforceable five-year retention mechanism, included in the Deed, or as a Declaration of Restrictive Covenants of the Deed, requiring the FHLB Cincinnati be given notice of any refinancing, sale, foreclosure, deed in-lieu of foreclosure, or change in ownership during the five-year retention period.

Be ready by: April 6, 2026
Funds are limited and will go fast.

*Subject to restrictions and credit approval. Homebuyers must apply and qualify for a mortgage loan with one of our Member financial institutions to utilize the grant.

Welcome Home funds are intended for homebuyers who would qualify for a first mortgage based on their current income. Co-signors and co-borrowers are not allowed unless they will occupy the home as their primary residence and their incomes are included in determining eligibility.