



HUNTINGTON

Home for Good Mortgage

We're here to help with a mortgage that turns a good chance into a great possibility.

Welcome home to a home for good.

- Down payment options as low as 3%
- Down payment assistance grant of \$5,000 can be used toward minimum down payment requirements. Repayment is not required*
- Minimum of \$500 owner contribution†
- Minimum FICO® score of 580**
- No mortgage insurance requirement
- Up to 50% in debt-to-income (DTI) ratio accepted
- Available for purchases by first-time home buyers, or refinancings, of primary residence in certain locations
- Can be combined with gift funds and other down payment or closing cost assistance programs

See reverse side for additional details and contact information.

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Everyone deserves a fair opportunity at homeownership. Huntington's Home for Good Mortgage is available to borrowers purchasing or refinancing a home located in a Huntington assessment area, and either the home is also located in an majority minority census tract (MMCT)[§], or the borrower is moving away from an MMCT. Huntington is focused on building up historically disadvantaged areas, and this is a chance to own a home, build equity, and create generational wealth.

Talk to a Mortgage Loan Officer to see if this is right for you.



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[†]Important Notice Home for Good Down Payment Assistance Grant: The Home for Good Down Payment Assistance Grant (the "Grant") is available only in connection with Huntington's Home for Good mortgage product. Applicants must meet the Home for Good mortgage product credit, geographic and other eligibility requirements. Grant funds are limited to \$5,000, on purchase transactions only, and can only be applied towards down payment requirements. Grant funds cannot be applied towards closing cost requirements and applicants cannot receive Grant funds as cash back. Grant funds are not repayable. Grant funds may be considered taxable income, a 1099-MISC will be issued. Please consult with your personal tax advisor for questions about the impact receiving Grant funds may have on your personal income taxes or eligibility for other income-based government assistance programs. Homebuyer education is required as part of the Home for Good program. The Grant may be combined with other offers or down payment/closing cost assistance funds. Grant funds are limited; down payment assistance may not be available if Huntington reaches its target allotment distribution for the Home for Good Down Payment Assistance Grant Program. Huntington may change or discontinue the Home for Good Down Payment Assistance Grant program or any portion of it without notice. Please contact your Mortgage Loan Officer for more details.

^{*}Closing cost waivers/discounts may be available for loans in this program. Ask your mortgage loan officer about available closing costs waivers/discounts

^{**}FICO[®] scores less than 620 may qualify with satisfactory proof of consecutive monthly housing rental payments for the most recent 24 months. The rental payments due for the last 12 months must have been made in full and on time and the new monthly housing payment (principal, interest, taxes and insurance) may not exceed two times the applicant's current monthly rental payment.

FICO[®] is a registered trademark of Fair Isaac Corporation.

[§]Census tracts where non-Hispanic White population is less than 50% of total residents as determined by the Federal Financial Institutions Examination Council. To determine if the property is in a HNB Assessment area, contact a MLO.

All loans are subject to application and credit approval, satisfactory appraisal, and title insurance. Terms, conditions, and loan programs are subject to change without notice. Other terms, conditions, and restrictions may apply.



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