

**IBERIABANK**



# K-12 School District Employee Program

For the Heroes in our Memphis Community

First Horizon wants to help you with your down payment by providing a grant of up to \$7,000\*

## Educators:

Active employees of

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

## First Responder:

Active duty employees of

- Police departments
- Sheriff departments
- Correctional officers
- Firefighters
- US military

## Medical/Health Care Worker:

Active employees of

- Hospitals
- Pharmacies
- Medical offices
- Dental offices

## Key Features:

- Up to \$7,000 in down payment assistance for homebuyers who work as either a school district employee, medical/healthcare worker or first responder with income that does not exceed 80% of the area median income or who are purchasing a primary residence in a low-income census tract (as determined by the demographic median income from the FFIEC geo-coding website)
- Up to \$3,000 in down payment assistance for homebuyers who work as either a school district employee, medical/healthcare worker or first responder with income that does not exceed 80% of area median income or who are purchasing a primary residence in a moderate census tract (as determined by the demographic median income from FFIEC geo-coding website)
- Recipients of the School District Employee Program must qualify for and obtain an eligible mortgage loan with First Horizon Bank

\*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 your loan officer to see if you qualify. Borrower's income cannot exceed 80% of HUD Area Median Income (AMI) for current year and/or the subject properties must be located inside of a low-to-moderate (LMI) census tract. Program only available in Memphis (TN-MS-AR) Shelby County Only