

CLOSING COST ASSISTANCE PROGRAM (CCAP)

A **Fulton**FORWARD® INITIATIVE

Fulton Bank, N.A. through Fulton Mortgage Company, has partnered with Operation HOPE, to establish a closing cost assistance program (CCAP) to make homeownership more accessible to individuals and families.

Receive up to \$2,500 in Assistance

- CCAP is available to be used in conjunction with mortgages on a primary residence that have a loan-to-value ratio (LTV) of 95% or higher.
- Borrowers meeting the qualifying household income limits may receive up to \$1,000 to be used towards down payment and/or closing costs, depending on the loan program and income eligibility.
- Purchased properties located in qualifying census tract types as identified by the Federal Financial Institutions Examination Council (FFIEC) may receive up to \$1,500 for down payment and/or closing costs, depending on the loan program.

FultonFORWARD®

Learn more about how Fulton Mortgage Company is making communities better through CCAP and other products and services at fultonbank.com/fultonforward



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Fulton Bank, N.A. Member FDIC. Subject to credit approval. Closing cost assistance program is administered by Operation HOPE, a 501(c)3 non-profit organization, in collaboration with Fulton Mortgage Company. Any financial assistance received from Operation HOPE may qualify for Federal income tax purposes as a nontaxable gift. Please refer to IRS Publication 525 for further guidance. Fulton Bank, N.A. and Fulton Mortgage Company are not affiliated with Operation HOPE.

