



First Front Door Member Enrollment Form

Member Information

Name: Tidemark FCU
Address: 1941 Bridgeville Hwy
City: Seaford State: DE Zip: 19973
Main Phone: 302-629-0100

Contact Information

FFD Public Contact (website listing and primary contact)

Name: Mr Stacey Bingaman
Title: Chief Lending Officer
Address: 1941 Bridgeville Hwy
City: Seaford State: DE Zip: 19973
Phone: 302-629-0100 Ext: 141
Email: sbingaman@tidemarkfcu.org

FFD User (secondary contact)

Name: Bonnie Farris
Title: VP of Loan Operations
Address: 1941 Bridgeville Hwy
City: Seaford State: DE Zip: 19973
Phone: 302-629-0100 Ext: 131
Email: BFarris@tidemarkfcu.org

Chief Residential Lending Officer

Name: Stacey Bingaman
Title: Chief Lending Officer
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Ext: _____
Email: sbingaman@tidemarkfcu.org

FFD Information Only (receive program information/updates)

Name: _____
Title: _____
Address: _____
City: _____ State: _____ Zip: _____
Phone: _____ Ext: _____
Email: _____

Concessions Information

Please refer to Member Concessions in the Program Manual for a listing of eligible concessions.

Under the **Concession** heading, list the concession(s) your institution will provide potential participants. Under the **Standard** heading, and corresponding to the listed concession, list the bank standard for that item.

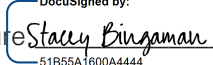
<u>Concession</u>	<u>Standard</u>
Ex: Lower points to 1.5%	Ex: 3% for points is the average
(Ex: explanation, participant is only charged 1.5% for points when the standard customer is charged 3% on average.)	
1. Zero Documentation Fee	1. \$140 documentation fee
2. _____	2. _____
3. _____	3. _____
4. _____	4. _____

Signed Agreement

An executed Member Agreement Form is required in addition to this form to complete member enrollment.

Any form not completed in its entirety and submitted with all required documentation will be returned to the Member for completion and resubmission.

The undersigned certifies that all information submitted henceforth to the Bank is complete and accurate. In addition, the undersigned agrees to use secure data transmittal of any sensitive information to the Bank.

Member authorized contact signature  Date: 3/2/2023

Name (typed): Stacey L. Bingaman

Title: Chief Lending Officer

Please return the completed form and any additional information to:

Federal Home Loan Bank of Pittsburgh
Attn: First Front Door Program Manager
Community Investment Department
601 Grant Street
Pittsburgh, PA 15219-4455



First Front Door Member Agreement

The Federal Home Loan Bank of Pittsburgh ("FHLBank") strives to be a strategic business partner with its member institutions. The First Front Door ("FFD") program has been designed to support FHLBank members in meeting the needs of low-income homebuyers by offering down payment and closing costs assistance to qualified participants.

It is the policy of FHLBank that any member institution that wishes to enroll in the FFD program must agree, in writing, to comply with the policies, procedures, rules and regulations of FHLBank, which apply to the FFD program.

In consideration of the foregoing, you (by your execution in the space provided below for your signature) hereby agree that you:

- (i) are in receipt of the FFD Program Manual ("FFD Manual"), have read it thoroughly and agree to comply with all the terms and conditions set forth in the FFD Manual, which is incorporated herein by reference;
- (ii) additionally, will comply with all the policies, procedures, rules and regulations of FHLBank and its regulator, the Federal Housing Finance Agency, governing the FFD program, whether now existing or hereafter amended or implemented;
- (iii) will provide all documentation required by the FFD program and to FHLBank in accordance with the requirements of the FFD Manual, as well as such other documentation requested by FHLBank;
- (iv) acknowledge that final determination on all issues relating to the FFD program shall be made by FHLBank in its sole discretion;
- (v) agrees to give FHLBank notice of any sale, refinancing or foreclosure of the FFD participant's property occurring prior to the end of the retention period; and
- (vi) will verify all certifications that are used to qualify homebuyers for participation in the FFD program, exercise due diligence in the process of performing such verifications, and retain the applicable documentation related to such verifications, and provide such documentation to FHLBank promptly upon request.

Please evidence your acknowledgment, agreement and consent to the terms and provisions set forth in this Agreement by executing in the space provided below for your signature, and forwarding the original of this Agreement to: Federal Home Loan Bank of Pittsburgh, FFD Administrator, 601 Grant Street, Pittsburgh, Pennsylvania 15219-4455. Please retain a copy of this agreement for your files.

WITH THE INTENT TO BE LEGALLY BOUND HEREBY, THE UNDERSIGNED HEREBY ACKNOWLEDGES, AGREES AND CONSENTS TO THE FOREGOING AS OF THIS

2nd DAY OF March, 2023.

(date)

(month)

(year)

Tidemark FCU

(Name of institution)

DocuSigned by:
Signature: Pamela A. Fleurette

Name: Pamela A. Fleurette

Title: Chief Executive Officer