

### First Front Door Member Enrollment Form

City:     Seaford     State:     DE     zip:     19973       Main Phone:     302-629-0100	Member Information		
Address:   1941 Bridgeville Hwy     City:   Seaford   State:   DE   zip:   19973     Main Phone:   302-629-0100   State:   DE   zip:   19973     Contact Information     FFD Public Contact (website listing and primary contact)     Name:   Mr Stacey Bingaman   Name:   Name:   State:   DE   zip:   19973     Address:   1941 Bridgeville Hwy   State:   DE   Zip:   19973     City:   Seaford   State:   DE   Zip:   19973     Phone:   302-629-0100   Ext:   141     Error     Error   State:   DE   Zip:   19973     Phone:   302-629-0100   Ext:   141     Error     Address:   19973     Phone:   302-629-0100   Ext:   131     Error   19973     Phone:   State:   DE   Zip:   19973     Phone:   State:   DE   Zip:	Name: Tidemark FCU		
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Title:Address: City: State: Zip: Phone: Ext:			
Address:			
City:  State:   Zip:     Phone:  Ext:			
Phone: Ext:			Zip:
	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.

#### **Concession**

#### <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 Fee1.\$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 <u>Stacey L. Bingaman</u> Name (typed): <u>Stacey L. Bingaman</u>

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;
- 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

200	DAY OF March	_, <u>2023</u> .	
(date)	(month)	(year)	
			Tidemark FCU
			(Name of institution)
		Na	rure: <u>Lamila II. Fluuttu</u> me: <b>Pamela A. Fleuette</b> ritle: <b>Chief Executive Officer</b>