



MidFirst Bank

Teacher Home Loans: Community Development Lending Affordable Mortgage Program and Down Payment Assistance Program

Who: Heads of School, Business Managers and HR Directors
When: Wednesday, February 12th, 2025 from 9:00 to 10:00 a.m.
Where: Virtual on Zoom

At MidFirst Bank, we value the incredible contributions of educators and staff members within Colorado's Independent Schools. With that in mind, we're excited to share details about our Dream Home Loan program, designed to help school staff achieve their homeownership goals.

MidFirst Bank is committed to helping independent schools achieve their financial goals, offering concierge-level service and customized solutions. As the largest privately owned bank in the nation, MidFirst has the financial strength and flexibility to serve the unique challenges and opportunities independent schools face.

We'd like to invite you to an exclusive overview of this program. During this session, we'll provide additional information to MidFirst Bank's Community Development Lending affordable mortgage program and down payment assistance program:

MidFirst Dream Home Loan¹

- Up to 100% financing²
- Flexible Underwriting
- No Private Mortgage Insurance (PMI)
- Lender Organization Fees of \$895 waived
- Borrower must be a first-time homebuyer³

MidFirst Down Payment Assistance & Closing Cost Grant Programs⁴

- Limited availability – ask for details
- A \$6,500 or \$5,000 grant available exclusively for MidFirst Dream Home Loan Borrowers**
- Grant can be applied to the down payment and/or closing costs of a home purchase

- No payback of grant required
- Can be layered with other down payment assistance programs
- The property must be owner-occupied as a primary residence

The MidFirst Bank Community Development Lending Loan Officers that specialize in these programs will be in attendance to provide further information:



Taylor Koba

With nearly 4 years of experience in the mortgage industry, Taylor has an excellent background in assisting customers achieve their dream of homeownership. He prides himself on offering quality customer service while educating his clients on the home buying process. Taylor focuses on providing home buying solutions for first-time homebuyers in Denver and surrounding communities.



Esteban Ulloa

With nearly 21 years of experience in the mortgage industry, Esteban has an excellent background in assisting customers achieve their dream of homeownership. He prides himself on offering quality customer service while educating his clients on the home buying process. Esteban focuses on providing home buying solutions for first-time homebuyers in Denver and surrounding communities.

- **Free for those schools who purchased a speaker series subscription.**
- **\$25 per attendee for those schools who have chosen “A la Carte”. You may pay by credit card when you register.**