

RiverHills Bank is proud to offer the
Ohio Heroes Program

This program is offered by the Ohio Housing Finance Agency, beginning March 3, 2008, and provides affordable, fixed-rate financing to low-and moderate-income households in which at least one member is:

- ◆ Active Military Personnel or a Military Veteran
- ◆ Firefighter
- ◆ Emergency Medical Technician - Paramedic
- ◆ Healthcare Worker
- ◆ Police Officer
- ◆ Teacher

Program Highlights

- ◆ Interest Discount of 0.25%
- ◆ Fixed Rate
- ◆ 30 year mortgage
- ◆ 100% financing available
- ◆ Mortgage Insurance required

Down Payment Assistance Grant

Borrowers who qualify for a Down Payment Assistance Grant under the Ohio Heroes program are eligible for up to 2% of the sales price for assistance in the form of a grant. The Down Payment Assistance Grant will be set at a rate of 0.25% below the Ohio Housing Finance Authority's traditional First Time Homebuyer Program.

Second Mortgage Program

Borrowers who qualify for a first mortgage under the Ohio Heroes program are eligible for up to 4% assistance in the form of a second mortgage. The second mortgage will be set at a rate of 2% above the rate of the first mortgage.

Call one of our Loan Officers to see if you qualify for this program!

Denny Peter
513-201-2229

Janice Gilpin
513-201-2195

Jim Huebner
513-201-2210

Randy Carter
513-201-2226