



Own More. Owe Less. Math you'll actually like.

Homeownership in Montana just got a little easier. Say hello to a program that helps you get there faster.

How it Works:

NeighborWorks + First Security Bank: Your path to homeownership

Finance up to 70% of your home with a First Security Bank mortgage.

Get up to 30% of the home's cost as a loan or investment.

Agree to a 1% annual equity cap plus principal reductions.

Invest 1% plus any uncovered costs, we'll help you negotiate to keep more in your pocket.

Let's get started.

Talk to one of our expert lenders today. Call our real estate lending office at 406.585.3800 or visit us online to get started on the road home.

All loan decisions are subject to First Security Bank's internal lending constraints and the unique credit circumstances of the borrower. Bank rules and regulations apply.



Scan for details

Who Qualifies?



Households earning between 60% and 140% of the area's median income.



Buyers purchasing an eligible home in a participating Montana county.



Standard credit and lending rules still apply.

Important to Know

- Homes must be in one of the 22 counties served by NeighborWorks Montana. Some counties, like Madison, work with other nonprofit lenders, so First Security Bank HB819 loans aren't available there.
- The program will provide homebuyers 30% of the cost of the home as a loan or an investment. In exchange for this assistance homebuyers agree to an equity cap of 1% per year.
- You'll need to complete a homebuyer education course.
- Funds are limited and given out on a first-come, first-served basis.

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