



Do you qualify for special assistance programs?

You may be eligible for assistance in purchasing a home.

	First Time Homebuyer	Community Partners	Veterans Purchase	Returning Veterans
Eligibility Description	Funds for the purchase of an existing unit by a first time homebuyer (have not owned a home in the last 3 years)	Funds for the purchase of an existing unit by a law enforcement officer, educator, firefighter, or health care worker	Funds for the purchase of an existing unit by homebuyers who are currently serving or have served in any branch of the U.S. military, or their surviving spouses	Funds for the purchase of an existing unit by homebuyers who are currently serving or have served in an overseas military intervention for any branch of the U.S. military, or their surviving spouses
First Time Homebuyer?	Yes	No	No	No
Eligible Geographic Area	Within U.S. or its territories	Within U.S. or its territories	Within U.S. or its territories	Within U.S. or its territories
Matching Subsidy Ratio²	4 to 1	4 to 1	None	None
Minimum Required Borrower Contribution	\$1,000	\$1,000	None	None
Maximum Amount	\$5,000	\$7,500	\$7,500	\$10,000

- Approved homebuyer counseling required
- Loan is forgivable in full after five years if the property is a primary residence during that time
- Funds can be used for down payment and closing costs
- 80% of HUD median income limits apply, based on household size
- Homes must be occupied as the principal place of residence

Contact me today for more information.



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¹Loans subject to normal credit approval criteria. Additional program restrictions may apply. ²Four dollars of assistance for every dollar the homebuyer provides for down payment. Program guidelines and availability subject to change without notice. This document is not a complete description of requirements for these products. For a comprehensive listing of requirements, refer to FHLBank Atlanta's Affordable Housing Program Implementation Plan, available at www.fhlbatl.com.

