



FHLBank Atlanta's First-time Homebuyer product provides up to \$17,500 in down-payment, closing-cost, and principal reduction assistance for the purchase of a home by a first-time homebuyer. Homebuyers must meet product eligibility requirements and apply for funding through a participating member financial institution.

The First-time Homebuyer product can help you:

- Differentiate yourself from the competition
- Create relationships with real estate agents, builders, employers, and other industry professionals
- Reach new customer markets and originate new mortgages
- Reduce principal loan balance and qualify more potential homebuyers

## PRODUCT HIGHLIGHTS\*

- Maximum funding per household is \$17,500
- The homebuyer must contribute at least \$1,000
- The homebuyer must have income that is less than or equal to 80 percent of the county area median income or the state median family income for the area, adjusted for family size as published annually by the Department of Housing and Urban Development (HUD), whichever is higher
- Funding is available for owner-occupied homes located within the United States and its territories
- Eligible properties include:
  - Owner-occupied 1-4 family properties
  - Townhouses and condos
  - Foreclosed properties
  - Cooperatives
  - Manufactured and Mobile Housing
  - New construction (within 45 days of closing)

\*Additional requirements apply. Please see the Bank's Affordable Housing Program Implementation Plan for more information.

# COMMUNITY PARTNERS



FHLBank Atlanta's Community Partners provides up to \$20,000 in home purchase assistance to current or retired law enforcement officers, educators, health care workers, firefighters, and other first responders; and veterans and active-duty members of the military or their surviving spouse. Funding is available to both first-time homebuyers and non-first-time homebuyers that meet product eligibility requirements and apply for funding through a participating member financial institution.

Community Partners can help your institution:

- Differentiate yourself from the competition
- Create relationships with real estate agents, builders, employers, and other industry professionals
- Reach new customer markets and originate new mortgages
- Reduce principal loan balance and qualify more potential homebuyers

## PRODUCT HIGHLIGHTS\*

- Maximum subsidy is \$20,000
- Homebuyer must contribute at least \$1,000
- The homebuyer must have income that is less than or equal to 80 percent of the county area median income or the state median family income for the area, adjusted for family size as published annually by the Department of Housing and Urban Development (HUD), whichever is higher
- Funding is available for owner-occupied homes located within the United States and its territories
- Eligible homebuyers include current or retired law enforcement officers, educators, health care workers, firefighters, and other first responders; and veterans and active-duty members of the military or their surviving spouse; that are first-time homebuyers or non-first-time homebuyers

**To learn more, visit [www.fhlbatl.com](http://www.fhlbatl.com) or call 1.800.536.9650, option 3.**

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