

COMMUNITY PARTNERS PRODUCT



FHLBank Atlanta's Community Partners Product provides up to \$7,500 in home purchase assistance to current or retired law enforcement officers, educators, health care workers, firefighters, and other first responders. 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. The Community Partners Product 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 \$7,500
- Funding is provided as a 4 to 1 match
- Homebuyer must contribute at least \$1,000
- The homebuyer must have income that is less than or equal to 80% 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 owned-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 that are first-time homebuyers or non-first-time homebuyers

To learn more, visit www.fhlbatl.com or call 1.800.536.9650, option 3, option 2, option 0.

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