



Helping Realtors Reach New Customers and Build Their Business

FHLBank Atlanta, in partnership with its member financial institutions, offers a variety of home purchase assistance products for qualified homebuyers. As a realtor, these products can help you reach new customers and build your business. You will join forces with an FHLBank Atlanta member financial institution to extend these products to your customers and help them achieve their dreams of homeownership or purchase a new home to support a growing family.

These products can enable your customers to reduce their out of pocket expenses in purchasing a home and reduce the amount of mortgage financing they need to purchase a home. In some cases, they also can eliminate your customers' need for private mortgage insurance because of a reduction in loan-to-value. This tremendous value is an excellent way for you to generate new customers and sales. And, you have our commitment that our products are easy to use with minimal paperwork and definitive turnaround times to help you streamline your sales process while setting you apart from the competition.

First-time Homebuyer Product

Up to \$5,000 in grant funding is available for the down payment, closing costs, and principal reduction of first-time homebuyers. Funding is provided as a 4-to-1 match with the buyer contributing at least \$1,000 toward the purchase.

Community Partners Product

For individuals employed as educators, law enforcement officers, health care workers, or firefighters. Up to \$7,500 in grant funding is available for the down payment, closing costs, principal reduction, and/or rehabilitation costs of a home purchase. First-time homebuyers or non-first-time homebuyers are eligible. Funding is provided as a 4-to-1 match with the buyer contributing at least \$1,000 toward the purchase.

Foreclosure Recovery Product

For homes purchased from the REO inventory of an FHLBank Atlanta member financial institution. Up to \$15,000 in grant funding is available for the down payment, closing costs, principal reduction, and/or rehabilitation costs of a home purchase. First-time homebuyers and non-first-time homebuyers are eligible. Funding is provided as a 4-to-1 match with the buyer contributing at least \$1,000 toward the purchase.

Veterans Purchase Product

For veterans or active-duty members of any branch of the U.S. military, or their surviving spouses. Up to \$7,500 in grant funding is available for the down payment, closing costs, principal reduction, and/or rehabilitation costs of a home purchase. First-time homebuyers and non-first-time homebuyers are eligible. No matching funds are required from the homebuyer.

Returning Veterans Purchase Product

For veterans or active-duty members of any branch of the U.S. military who are currently serving or have served in an overseas military intervention, or their surviving spouses. Up to \$10,000 in grant funding is available for the down payment, closing costs, principal reduction, and/or rehabilitation costs of a home purchase. First-time homebuyers and non-first-time homebuyers are eligible. No matching funds are required from the homebuyer.

Other Information

- Eligible homebuyers must have annual income that is less than or equal to 80 percent of the HUD area median income, adjusted for family size.
- The homebuyer must occupy the home as a principal place of residence.
- Eligible properties include 1-4 family properties, townhouses, condos, cooperatives, manufactured housing, and mobile housing. New construction (within 30 days of closing) is also eligible for all products except the Foreclosure Recovery Product.
- Additional requirements are described in the Bank's Affordable Housing Program Implementation Plan.

How Homebuyers Can Access Funding

Funding is available on a first-come, first-served basis through FHLBank Atlanta member financial institutions. Prospective homebuyers must meet income and other eligibility requirements and apply for funding through a participating member financial institution.

A list of participating financial institutions – searchable by zip code – can be found on our website, www.fhlbatl.com, under “Find a Member.”

For more information, visit
www.fhlbatl.com or call us at
1.800.536.9650, option 3, option 1, option 3.



1475 Peachtree Street, N.E.
Atlanta, GA 30309
800.536.9650
www.fhlbatl.com