

Down Payment Assistance

The greatest hurdle for many prospective home buyers is the down payment. Borrowers who qualify for Georgia Dream First Mortgage Loans also qualify for down payment assistance.

The borrower must...

- use the loan in conjunction with a Georgia Dream First Mortgage Loan
- complete individual credit counseling as per the guidelines on page 5 of this brochure and provide a certificate of completion
- contribute a minimum of \$1,000 to the purchase transaction

Down Payment Loan Options

STANDARD

All eligible home buyers qualify for \$5,000

PEN

Eligible home buyers who are employed in qualified public protection, military, health care or education qualify for \$7,500

CHOICE

Eligible home buyers whose household includes an individual living with a disability qualify for \$7,500

