

FOR SALE \$10,000 to \$18,000 in Down Payment Assistance



Solomon Greene
REALTOR®
HUD Certified Affordable
Housing Counselor

Credit eligible employees in certain industries in the State of Georgia may qualify for a mortgage at up to 100% loan-to-value at a very low fixed rate of interest.

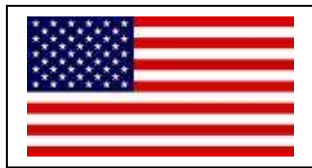
In addition, they may qualify for a second mortgage that does not accrue interest or require monthly payments until the home is sold, refinanced or is no longer used as your primary residence! Buy a new or existing construction single family home anywhere in Dekalb County except the City of Atlanta with low closing costs and affordable payments.

Menu of Down Payment Assistance Programs for First Time Home Buyers in Dekalb County

Qualifier	State of Georgia	Dekalb County	Total Available
Healthcare Employee	\$ 7,500	\$5,000- \$8,000	\$12,500 \$15,500
Law Enforcement	\$ 7,500	\$5,000 \$8,000	\$12,500 - \$15,500
Educator	\$ 7,500	\$5K - \$8K	\$12.5K - \$15.5K
Military	\$ 7,500	\$5K - \$8K	\$12.5K - \$15.5K
Military Survivor	\$10,000	\$5K - \$8K	\$15K - \$18K
Disabled (Based on Income)	\$ 7,500- \$10,000	\$5,000 - \$8,000	\$12,500- \$18,000
None of above	\$ 5,000	\$5K - \$8K	\$10K - \$18K

"I didn't want to renew my lease, but didn't think I had enough money for a down payment. With Solomon's help and patience, I was able to obtain a mortgage at 100% of the purchase price from a well-known, direct lender and a second one for my closing costs in the amount of \$5,000 and find a home. I contributed less than \$700 toward the entire transaction." *Courtney J. - Closed June 2007.*

"I obtained a second mortgage in the amount of \$5,000 on my Lawrenceville single-family home and contributed less than \$1,100 toward closing. The payments are only \$100 more per month than my apartment." *Courtney R. - Closed April 2007.*



Invite us to your morning meeting and learn how easy it can be for your staff to achieve the American Dream of Home Ownership! Call Today!

Some General Restrictions

- Total household income for a family of four or more may not exceed \$57,350. For smaller households, please call.
- Borrower must contribute at least one percent toward transaction
- Borrower(s) must attend home buying workshop.

Some of the Restrictions for Combined Programs

- Maximum purchase price is \$160,000
- Income may not exceed \$75,700 (eight members)
- Loan is at 0% interest, forgivable in either five or ten years
- Buyer must contribute at least 1% of purchase price

Some of the Restrictions for Program One Only

- Maximum purchase price is \$250,000
- Must be used with the program's first mortgage

Contact Me for More Information:

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