

Buying your first home is an important milestone in your life. Here at Friend Bank, we understand that finding the right financing plan is as important as finding a home that fits your lifestyle.

To help you get started on solid footing, Friend Bank can help first-time homebuyers access up to \$17,500 to assist with the down payment and closing costs incurred when purchasing a home. Funding is available to qualified first-time homebuyers*.

In addition to meeting eligibility requirements, the homebuyer must:

- Contribute at least \$1,000 toward the purchase of the home
- Occupy the home as a primary residence
- Complete a homebuyer education and financial literacy course specified by FHLBank Atlanta

Friend Bank prides itself on providing accessible and feasible financial resources and mortgage products to first-time homebuyers. Please contact one of our loan officers to determine if you are eligible for First-time Homebuyer funding to begin your application process.



Friend

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Member FDIC | Equal Housing Lender

*First-Time Homebuyer is a product of the Federal Home Loan Bank of Atlanta. Household income restrictions and other requirements apply. Please see Federal Home Loan Bank of Atlanta's Affordable Housing Program Implementation Plan at www.fhlbatl.com for complete product requirements.



COMMUNITY PARTNERS PRODUCT

UP TO \$20,000 AVAILABLE FOR HOME PURCHASE



At Friend Bank, we are committed to supporting families and individuals who make their living serving others in the community. As part of this commitment, we offer a unique financial opportunity for 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 who are purchasing a home.

Friend Bank can help homebuyers access up to \$20,000 to assist with the down payment, closing costs, and rehabilitation costs incurred when purchasing a home.

Funding is available to qualified homebuyers that meet product and income eligibility requirements, including first-time homebuyers or families and individuals that currently own a home or have previously owned a home.

In addition to meeting eligibility requirements, the homebuyer must:

- Contribute at least \$1,000 toward the purchase of the home
- Occupy the home as a primary residence
- · Complete a homebuyer education and financial literacy course specified by FHLBank Atlanta

Please contact one of our loan officers to determine if you are eligible for Community Partners funding to begin your application process.



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