Who Qualifies?
Home Buyers purchasing in Georgia

Who:
- Are First time homebuyers
- Have not owned a home in the past 3 yrs
- Purchase in a targeted area

Who Also:
- Meet the requirements of the Georgia Dream Homeownership Program

Disability verification required:
2. A certified denial from SSI which states that an impairment or disability exists but applicant is not currently eligible for funds.
4. Evidence of dependent status if applicable.

Borrower must obtain Home Buyer Education counseling from a DCA or HUD approved housing counseling agency or certified housing counselor and contribute $1,000 to the purchase transaction.

To apply contact a Georgia Dream participating lender for pre-qualification and to begin the loan process.

For a list of lenders go to: www.gadream.com

$7,500 Down Payment Assistance

Income Limits

<table>
<thead>
<tr>
<th>Household</th>
<th>Counties Listed Below</th>
<th>All other Counties</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 2 people</td>
<td>$69,000</td>
<td>$59,000</td>
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<tr>
<td>3 or more</td>
<td>$79,500</td>
<td>$68,500</td>
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</tbody>
</table>

Barrow, Bartow, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Heard, Henry, Houston, Newton, Paulding, Pickens, Pike, Rockdale, Spalding and Walton