

# Georgia Dream Standard Down Payment Program



**Contact a Georgia Dream participating lender for pre-qualification and to begin the loan process.**

**For a list of lenders go to:**

**[www.dcaloans.com](http://www.dcaloans.com)**



Revised 10-07



## \$5,000

### Down Payment Assistance

For credit and income eligible borrowers purchasing a home anywhere  
In Georgia.

\* Income and sales price limits apply \*  
See a complete list of income limits in our brochure at [www.dcaloans.com](http://www.dcaloans.com)

Down payment funds are provided as a Second Mortgage Loan for the purpose of principal reduction and the payment of pre-paid items and closing costs and made in conjunction with a Georgia Dream First Mortgage Loan.

\* No Monthly Payments

\* No Interest

\* Loan must be repaid when home is sold or refinanced or no longer used as the borrowers personal residence.

**Borrower contributes a minimum of \$500 to the purchase transaction and must complete Home Buyer Education provided by a DCA or HUD approved education counselor.**