

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



Revised March 2011



\$5,000

Down Payment Assistance

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

* Income and sales price limits apply *
See our brochure at 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.

The Down Payment Loan may only be used 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 \$1,000 to the purchase transaction and must complete Home Buyer Education provided by a DCA or HUD approved education counselor.