



Second Mortgage Loan Program



PEN

Protectors, Educators and Nurses



... to assist Georgia's heroes, who help others in times of need, purchase a home of their own with a PEN Second Mortgage loan that provides increased down payment and closing cost assistance.



GEORGIA
DEPARTMENT OF COMMUNITY
AFFAIRS
(DCA)

60 Executive Park South, N.E.
Atlanta, Georgia 30329



Purpose:

The PEN program is designed to assist Georgia's heroes, who help others in times of need, purchase a home of their own. Eligible borrowers may borrow \$7,500 at 0% interest to use towards the down payment, closing costs, and other loan related expenses while contributing only 1% of the sales price to the purchase transaction.

Who Qualifies?

... any one who meets the Georgia Dream Homeownership Program (GDHP) Second Mortgage guidelines **and** is employed in any of the following professions:

Protection:

The following defines the criteria of a "Protector":

- Military, the five branches of the armed forces of the United States of America, the Army National Guard or the Air National Guard.
- Police department, sheriff's department, or other law enforcement agency administered by or part of the local, state, or federal government or other political subdivision of a state that is responsible for the enforcement of the penal, traffic, or highway laws or the incarceration or detention of offenders.
- Fire department (including volunteer firefighters) that is responsible for at least one of the following:
 1. Natural disaster response
 2. Fire suppression
 3. Emergency medical response and patient care
 4. Fire and injury prevention
 5. Arson investigation
 6. Hazardous materials incident response and management
 7. Response to acts of terrorism

Education:

- Local, city, or county school board that is recognized by the state or accredited by a state or regional accredited association, including:
 1. Head Start
 2. Pre-K
 3. Elementary and High School
 4. All other employees of a school or board of education
- Private school system that is recognized by the state or accredited by a state or regional accrediting association.
- State certified teachers of a Head Start, Pre-K program or day care provider **not** connected to a local school board.

Health Care:

- State licensed health care facility including, but not limited, to the following:
 1. Hospitals
 2. Doctor and dentist offices
 3. Health departments
 4. Nursing homes

To obtain a copy of the GDHP brochure or to locate a Georgia Dream Program Participating Lender in your community contact us at 1-800-359-HOME (4663) or www.dcaloans.com