



**Georgia  
Dream**  
Homeownership Program



*30 to 35 year  
First Mortgage Loans  
With Below Market  
Interest Rates*

For credit eligible  
first time home buyers  
in the Atlanta area

*With household incomes less than:*

|                   |          |
|-------------------|----------|
| 1 to 2 persons    | \$67,000 |
| 3 or more persons | \$78,000 |

100% Financing Available

Purchase price up to \$250,000

May qualify for:  
**\$5,000 to \$20,000**  
Down payment  
Assistance

*If household income is less than:*

|           |          |
|-----------|----------|
| 1 person  | \$39,850 |
| 2 persons | \$45,550 |
| 3 person  | \$51,250 |
| 4 persons | \$56,950 |

For complete list by household size:  
[www.dcaloans.com](http://www.dcaloans.com)

Second Mortgage loan:

*No interest; No monthly payments;  
No payment due until the home is sold,  
refinanced or no longer used as the  
borrowers permanent residence.*

*Borrower contributes only \$500  
to the purchase transaction*

***Free Home Buyer Education***

*For additional information contact*



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