



PremierCapital
mortgage

Easy Notes

Georgia Dream 2nd Mortgages

Affordable Home Loan Offered through the Department of Community Affairs in the State of Georgia

PROGRAM BENEFITS

Financing	Purchase
Term	As long as Georgia Dream First mortgage is in place
Repayment	No interest & No payment No repayment until home is sold, refinanced or no longer primary home
Income Limits	
Atlanta MSA	1 person 2persons 3 persons 4 persons 5 persons \$40,150 \$45,900 \$51,600 \$57,350 \$61,950
Outside Atlanta MSA	Please contact us as income limits may vary per county
Atlanta MSA includes	Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, Dekalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Jasper, Lamar, Meriwether, Newton, Paulding, Pickens, Pike, Rockdale, Spaulding or Walton Counties
Buyer's Funds Required	Low as \$500(no gift or grant)
Second Mortgages	
<i>Standard</i>	All Eligible Home Buyers \$5,000
<i>PEN</i>	Eligible – Employed in public protection, health care or education \$7,500
<i>Choice</i>	Household includes an individual with a disability \$7,500 for incomes over \$30,000 Atlanta MSA or \$25,000 statewide \$10,000 for incomes less than \$29,999 ATL MSA or \$24,999 statewide
<i>Efficient - EV</i>	Property must be Earth Craft, Energy Star or Easy Living \$7,500
<i>Signature Community</i>	Eligible local government employees designed as signature community \$7,500
<i>Single Family Develop</i>	Affordable homes constructed under special development programs \$7,500 - \$20,000
<i>Housing Voucher</i>	Rental Assistance may use value of voucher for portion of housing payment
Property Type	Primary residence only
Asset Limit	\$5,000

www.premiercapitalmortgage.com/easynotes

created by Joe Farro CMPS

Mortgage Solution Series for Real Estate Professionals