



PremierCapital
mortgage

Easy Notes

Georgia Dream Disaster Assistance

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

PROGRAM BENEFITS

Website	www.dcaloans.com		
Financing	Purchase		
Term	30 Fixed		
Type	Lender Approval for Conventional, FHA, USDA-RD & VA		
Disaster Counties include	Carroll, Catoosa, Chattooga, Cherokee, Cobb, Crawford, Dawson, DeKalb, Dooly, Douglas, Fulton, Gwinnett, Heard, Houston, Newton, Paulding, Peach, Rockdale, Stephens, Taylor, & Walker		
Income Limits	Household size	Catoosa, Chattooga, Crawford, Dooly, Houston, Peach, Stephens, Taylor, & Walker Counties	Carroll, Cherokee, Cobb, Dawson, DeKalb, Douglas, Fulton, Gwinnett, Heard, Newton, Paulding, & Rockdale Counties
	1 or 2 people	\$73,000	\$86,000
	3 or more people	\$85,000	\$100,000
Purchase Price Limits	Catoosa, Chattooga, Crawford, Dooly, Houston, Peach, Stephens, Taylor, & Walker Counties	Carroll, Cherokee, Cobb, Dawson, DeKalb, Douglas, Fulton, Gwinnett, Heard, Newton, Paulding, & Rockdale Counties	
	\$250,000	\$300,000	
First Time Home Buyer	No		
Property Type	Primary residence only		
Recapture Tax	If you dispose of the home within 9 years you may be subject to a recapture tax on any gain from sale of the home. The tax will never be more than 50% of the gain on sale. In most cases it amounts to a small percentage.		
Occupancy	Borrower must occupy the property within 60 days of closing		
Liquid Assets	May not have liquid assets above \$20,000 or 20% of sales price.		
Home Buyer Education	Required through any DCA/HUD certified training agency		
Interest Credit	Allowed first 7 days of month		

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created by Joe Farro CMPS

Mortgage Solution Series for Real Estate Professionals