

First-Time Homebuyer

Access up to \$5,000 available for a home purchase or rehabilitation

Buying your first home is an important landmark in your life. Here at CBC National Bank, we understand that finding a right financing plan is as important as finding a home that fits your lifestyle.

To help you get started on solid footing, CBC National Bank can assist first-time homebuyers in accessing matching funds for the down payment and closing incurred when purchasing a home. For every \$1 you contribute to your home purchase, you can receive \$4 in matching funds, up to \$5,000. Funding is available to qualified first-time homebuyers.*

In addition to meeting income eligibility requirements, the homebuyer must:

- Contribute at least \$1,000 toward the purchase of the home
- Occupy the home as a primary residence for at least 5 years
- Complete a homebuyer education and financial literacy course (course determined by FHLBank Atlanta)

CBC National Bank prides itself on providing accessible and feasible financial resources and mortgage products to first-time homebuyers. Please contact one of our Loan Officers to determine if you are eligible for First-Time Homebuyer funding and to begin your application process.



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This offer of credit is not guaranteed and is subject to credit approval of an application for a first mortgage and this product will act as a subordinate lien to the first mortgage. CBC National Bank is a FDIC insured nationally chartered commercial bank NMLS # 402135. CBC National Bank's processing center is located at 3010 Royal Boulevard South, Alpharetta, GA 30022.

*First-Time Homebuyer Product is a product of the Federal Home Loan Bank of Atlanta. Household income restrictions and other requirements apply. Please see Federal Home Loan Bank of Atlanta's Affordable Housing Program implementation Plan (<http://www.fhlbatl.com/docs/cis/ahpimplementationplan.pdf>) for complete product requirements.

Big Enough to MATTER...Small Enough to CARE