

Community Partners

Down Payment Assistance

At First United Bank & Trust, we are committed to supporting families and individuals who make their living serving others in the community. As part of this commitment, we offer a unique financial opportunity for current or retired law enforcement officers, educators, health care workers, firefighters, and other first responders; and veterans and active-duty members of the military or their surviving spouse who are purchasing a home.

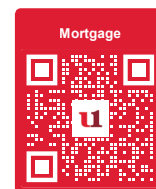
First United can help homebuyers access up to **\$15,000** to assist with the down payment, closing costs, and rehabilitation costs incurred when purchasing a home.

Funding is available to qualified homebuyers that meet product and income eligibility requirements, including first-time homebuyers or families and individuals that currently own a home or have previously owned a home.

In addition to meeting eligibility requirements, the homebuyer must:

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

Please contact one of our Mortgage Relationship Managers to determine if you are eligible for Community Partners funding to begin your application process.



*Community Partners 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 at www.fhlbatl.com for complete product requirements. Only applicable to properties located in Maryland.

**Must be 18 or older to apply. Loans subject to credit and property approval. Rates and specifics subject to change without prior notice. Member FDIC. Exclusions apply. Contact a Mortgage Relationship Manager for details.

