

Buying your first home is an important milestone in your life. Here at First United Bank & Trust, we understand that finding the right financing plan is as important as finding a home that fits your lifestyle.

To help you get started on solid footing, First United can help first-time homebuyers access up to \$12,500 to assist with the down payment and closing costs incurred when purchasing a home. Funding is available to qualified first-time homebuyers.*

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

First United prides itself on providing accessible and feasible financial resources and mortgage products to first-time homebuyers. Please contact one of our Mortgage Relationship Managers to determine if you are eligible for First-Time Homebuyer funding to begin your application process.**







^{*}First-Time Homebuyer 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. Exclusions apply. Contact a Mortgage Relationship Manager for details.

