

2021 AFFORDABLE HOUSING PROGRAM HOMEOWNERSHIP SET-ASIDE PROGRAM

**Additional guidelines apply.*

	FIRST-TIME HOMEBUYER	COMMUNITY PARTNERS
Eligible Borrowers	Funds may only be made available to a “first-time homebuyer,” as such term is defined by HUD HOC reference guide chapter 3, expanded to include recovering victims of catastrophic loss or natural disasters.	Current or retired law enforcement officers, educators, firefighters, health care workers, and other first responders; veterans and active-duty members of the military or their surviving spouse; and COVID-related essential workers.
Maximum Subsidy	\$7,500	\$10,000
Borrower Minimum Contribution	\$1,000	\$1,000
Eligible Use of Funds	Down payment, closing costs, and principal reduction for the purchase of an existing unit.	Down payment, closing costs, and principal reduction for the purchase of an existing unit.
Eligible Properties	Owner-occupied 1-4 family properties, including manufactured housing.	Owner-occupied 1-4 family properties, including manufactured housing.

Product of the Federal Home Loan Bank of Atlanta and are available on a first-come, first-serve basis. Household income and guidelines apply. Available in AL, DC, FL, MD, NC, PA, SC, VA, TN, and WV.



Patrick Miller

Loan Officer | NMLS #698968

(757) 390-6314

pmiller@southerntrust.com

www.southerntrust.com/pat-miller



Reigne Brown

REALTOR® | Lic #0225230979

757-204-5750

soldbyreigne@gmail.com

reigne.rmxcentralhomes.com



SOUTHERN TRUST
MORTGAGE



Southern Trust Mortgage LLC - NMLS #2921 (www.nmlsconsumeraccess.org) lends as a Registered Lender in DE, FL, MD, NC, OH, PA, TN, VA; in DC (Mortgage Dual Authority Lic #MLB-2921), as a Licensed Mortgage Lender in SC (ML Lic #MLB-2921) and WV (ML Lic #ML-34191). Southern Trust Mortgage LLC, d/b/a Southern Residential Lending in AL (Consumer Credit Lic #22560), GA (Mortgage Lic #16579) and is licensed by the NJ Department of Banking and Insurance. Southern Trust Mortgage LLC is proud to be an Equal Housing Lender and Equal Opportunity Lender.

