



Service Sector Employees

Access Funds For Your **DOWN PAYMENT** and/or **CLOSING COSTS**

Let Burke & Herbert Bank Help You Buy a Home

Burke & Herbert Bank is committed to supporting service sector employees and other community partners, by helping you access funds that have been specially designated for making a down payment and/or paying closing costs incurred when buying a home.

For qualified current or retired law enforcement officers, firefighters, educators, health care workers and others: for every \$1 you contribute to your home purchase, you can receive \$4 in matching funds, up to \$7,500. No interest or repayment is due on matching funds, provided that you remain in your home, and there is no cash refinance of your home, for at least five years.

In addition to down payment assistance, Burke & Herbert Bank offers a wide variety of mortgage products and services to suit your home buying needs.

The Burke & Herbert Bank Difference

We're a neighborhood bank with deep community roots and extensive knowledge of local markets and mortgage programs, so we can help you make smarter, more confident decisions. We've helped thousands of customers buy their first homes, and are here to help you, too!

Let's Get Started

Call us at 703-684-1655 and ask to speak with a Mortgage Loan Officer today!

Burke & Herbert Bank

At Your Service Since 1852®

DOWN PAYMENT FUNDS FOR ELIGIBLE SERVICE SECTOR EMPLOYEES

Up to \$7,500 available in matching funds for qualified borrowers (current or retired law enforcement officers, firefighters, educators, health care workers, National Guard Reservists, and other first responders).

Borrower must:

- Contribute at least \$1,000 toward your home's purchase.
- Occupy the home as your primary residence, with no cash refinance of the property, for at least five years.
- Complete an approved home buyer education and financial literacy course specified by FHLB Atlanta.
- Meet income eligibility requirements.*

Other home buyer assistance funds available for:

- Qualified Veterans, Active-Duty U.S. Military, and National Guard Reservists (including eligible spouses and surviving spouses)
- Qualified first-time home buyers

Ask for more information!

*Buyers must meet Burke & Herbert Bank's minimum qualifying underwriting standards. Household income must be equal to or less than 80% of HUD Median Income adjusted for family size in the area where the home is being purchased. This is not a commitment to lend money.

These are products of the Federal Home Loan Bank of Atlanta. Household income restrictions and other requirements apply. Funds for these programs are limited and subject to availability. Please see Federal Home Loan Bank of Atlanta's Affordable Housing Program Implementation Plan at www.fhlbatl.com for complete product requirements.

