



Veterans, Active-Duty Military and National Guard Reservists

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 our military community, 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. Funds are available for both first-time and non first-time buyers.

There is no payment or interest due on these 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®

FUNDS FOR ACTIVE-DUTY MILITARY, VETERANS AND NATIONAL GUARD RESERVISTS

(including spouses and surviving spouses)

- Up to \$10,000 available for U.S. Military, Veterans and National Guard Reservists who are serving or have served in an overseas military intervention, and their spouses or surviving spouses.
- Up to \$7,500 available for:
 - Veterans who are currently serving or have served in any branch of the U.S. Military
 - National Guard Reservists who have served in active duty or performed services in active duty
 - their spouses or surviving spouses
- Borrowers must occupy the home as your primary residence, with no cash refinance of the property, for at least five years.
- Borrowers must complete an approved home buyer education and financial literacy course specified by FHLB Atlanta.
- Borrowers must meet income eligibility requirements.*

Other home buyer assistance funds available for:

- Qualified service sector employees (current or retired law enforcement officers, firefighters, educators, health care workers, National Guard Reservists and other first responders)
- 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.

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