


NOVEMBER  
2023



**HOMEGROWN  
TEAM**  
EDUCATE • PROTECT • SUCCEED



YOUR MONTHLY REAL ESTATE UPDATES



# GET UP TO \$12,500 TOWARD YOUR FIRST HOME

The pursuit of homeownership has long been an essential part of the American dream. We believe that this dream should be accessible to everyone, especially first-time homebuyers. That's why we're thrilled to introduce you to the Ameris Down Payment Grant Program, an exciting opportunity for eligible individuals to get one step closer to owning their first home.

Owning your first home is a significant milestone, and it's one that should be accessible to as many aspiring homeowners as possible. The Ameris Down Payment Grant Program is designed to make this dream more achievable for first-time homebuyers. It's an opportunity to receive substantial financial assistance and support as you take the first step towards homeownership.

## Program Highlights:

### UP TO \$12,500 ASSISTANCE

Ameris Bank is offering eligible first-time homebuyers up to \$12,500 toward a mortgage down payment and closing costs through this program. You can receive up to 4% of the purchase price, with a maximum of \$12,500, to use toward your down payment and closing costs.

### FLEXIBLE DOWN PAYMENT

The program works in conjunction with the Fannie Mae HomeReady or Freddie Mac Home Possible first mortgage programs, which offer down payments as low as 3%. This means you can turn your homeownership dreams into a reality with less upfront capital.

### FORGIVABLE SECOND MORTGAGE

The assistance is provided in the form of a second mortgage that becomes forgivable after 5 years in your new home. This is a fantastic opportunity to reduce your financial burden while making your homeownership journey smoother.

### ELIGIBILITY REQUIREMENTS

While income limits and location restrictions apply, Ameris Bank is committed to setting you up for success. They require participation in homebuyer education programs to ensure you're well-prepared for this significant step. The property must be your primary residence, and you must contribute \$500.00 from your own funds. You should also be a first-time homebuyer.

**If you're ready to explore this program and discover if you qualify, don't hesitate to reach out! Whether you're ready to embark on this journey or you're just curious about the possibilities, we hope this information has been informative and inspiring. Homeownership is within reach, and the Ameris Down Payment Grant Program is here to help you seize it.**



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**CLICK FOR WEBSITE**

# NONPROFIT SPOTLIGHT: THE GATEWAY CENTER



In the heart of Atlanta, the Gateway Center (GWC) stands as a beacon of hope in the battle against homelessness. For over a decade, GWC has remained steadfast in its mission to provide innovative, strategic, and effective programs to address the multi-layered issues that contribute to homelessness in our community. With an estimated 3,000 individuals experiencing homelessness in Atlanta each year, GWC has emerged as a proven leader, committed to offering adaptable solutions that address the root causes of homelessness.

## **FIVE KEYS TO SUCCESS**

At Gateway Center, their commitment to ending homelessness extends to their Five Keys to Success. These encompass:

1. Housing Placement and Stability
2. Health and Wellness
3. Family and Community Engagement
4. Job Skills Training and Placement
5. Adult & Financial Literacy

By focusing on these five pillars, Gateway Center ensures a holistic and client-centered approach, empowering individuals and families to break free from the cycle of homelessness. Their trauma-informed environment provides the tools needed for self-sufficiency and a path towards a brighter future. If you're interested in getting involved and supporting this noble cause, we've provided links below for you to explore and contribute to Gateway Center's impactful work in our community.

[CLICK FOR WEBSITE](#)

JOIN US  
**BOLST AND HOPE ATLANTA**

[SIGN UP HERE](#)

We are excited for your team to join us as we help PREPARE and SERVE a hot meal to the 30-40 food insecure women and children that join us each day. After the meal service, your team will help us play BINGO!! Please click the button to review the available slots below and to sign up!



# VENDOR SPOTLIGHT:

# iFoam



At iFoam, their commitment to quality, service, and innovation makes them the ideal partner for all your insulation needs. Specializing in spray foam insulation, they offer cutting-edge solutions designed to enhance energy efficiency and reduce environmental impact. Their dedication to the North Central Atlanta, Georgia area ensures local homeowners and businesses receive top-tier insulation services.

**Whether you're renovating your existing property or building a new one, iFoam's expert team is ready to provide the highest quality insulation, helping you save on energy costs and create a more sustainable future.**

 **iFOAM**  
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