



VETERANS PRODUCTS

UP TO \$15,000 AVAILABLE
FOR HOME PURCHASE OR
REHABILITATION

At First Reliance Bank, we are committed to supporting our military community by helping you have a home that is safe, accessible, and cost-effective to own. We're also here to support you if you're looking to achieve the dream of first-time homeownership or if you're purchasing a new home to support a growing household.

As a special offering to the military community, First Reliance Bank can help eligible veterans or active-duty members of the U.S. military*, their spouses, or their surviving spouses access grant funds to pay for accessibility improvements or energy-efficient upgrades to a home or to provide down-payment, closing-cost, and principal reduction assistance for the purchase of a home to be occupied as a primary residence. No matching funds from the homeowner or homebuyer are required.

HOME REHABILITATION FUNDING:

Up to \$15,000 for energy efficiency, weatherization, and accessibility improvements of an owner-occupied home. Eligible improvements include exterior ramps and sidewalks, bathroom and kitchen renovations, door widening, floor replacement, exterior doors, heating and air conditioning systems, insulation, roof, windows, low-flow plumbing fixtures, and more.

HOME PURCHASE FUNDING:

Up to \$10,000 for the purchase or purchase and rehabilitation of a home to be occupied as a primary residence. Veterans, their spouses, or their surviving spouses who are first-time homebuyers or who currently own or have previously owned a home may be eligible. Income and other eligibility requirements apply.

Contact one of our loan officers for more information and to determine if you are eligible for funding.

Call **888.543.5510** and ask to speak to a Residential Lender in your area

Apply online using a PC or your mobile device at www.firstreliance.com click on the mortgage tab, then click on Apply For A Mortgage to get started



*Loans subject to credit approval and other criteria may apply

*The Veterans Products are products of the Federal Home Loan Bank of Atlanta and are available to veterans or active-duty members of any branch of the U.S. military, their spouses, or their surviving spouses. National Guard Reservists are eligible if they have served in active duty or performed services in active duty or were injured in active duty. Please see Federal Home Loan Bank of Atlanta's Affordable Housing Program Implementation Plan at www.fhlbatl.com for complete product requirements.