

Summary of Assistance with ANDP Affiliated NSP Programs

	Maximum Assistance To Qualified Buyers.	Second Mortgage Interest Rate*	Loan Terms*	Borrower Required Funds	Special Stipulations	Homebuyer Education Requirement																
Atlanta	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: left;">PRICE</td> <td style="text-align: center;"><u>0-50% AMI</u></td> <td style="text-align: center;"><u>51-80% AMI</u></td> <td style="text-align: center;"><u>81-120% AMI</u></td> </tr> <tr> <td>\$100K or less</td> <td style="text-align: center;">10%</td> <td style="text-align: center;">5%</td> <td style="text-align: center;">\$3,000</td> </tr> <tr> <td>\$100,001-\$140k</td> <td style="text-align: center;">15%</td> <td style="text-align: center;">10%</td> <td style="text-align: center;">5%</td> </tr> <tr> <td>\$140,001 or more</td> <td style="text-align: center;">20%</td> <td style="text-align: center;">15%</td> <td style="text-align: center;">10%</td> </tr> </table>	PRICE	<u>0-50% AMI</u>	<u>51-80% AMI</u>	<u>81-120% AMI</u>	\$100K or less	10%	5%	\$3,000	\$100,001-\$140k	15%	10%	5%	\$140,001 or more	20%	15%	10%	0%	10 years	1% of the purchase price	Files sent directly to ANDP from participating lender	6-Hour course + 2 hours of one-on-one counseling from HUD Approved Provider
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DeKalb	22% of purchase price up to \$25,000, includes \$4,000 closing costs	0%	10 years	1% of the purchase price	Files sent directly to ANDP from participating lender	6-Hour course + 2 hours of one-on-one counseling from HUD Approved Provider																
Douglas	120%AMI: 20% of purchase price up to \$25k (Includes 4% toward closing costs)	0%	10 years	1% of the purchase price	Files sent directly to ANDP from participating lender	6-Hour course + 2 hours of one-on-one counseling from HUD Approved Provider																
Fulton	120%AMI: 10% of purchase price up to \$10k 80%AMI: 15% of purchase price up to \$15k 50%AMI: 25% of purchase price up to \$25k (Plus 5% toward closing costs)	0%	\$10k-5 yrs \$15k-10 yrs \$25k-10 yrs	1% of the purchase price	Files sent directly to Fulton County from participating lender	6-Hour course + 2 hours of one-on-one counseling from HUD Approved Provider																
Rockdale	\$14,500 plus 5% of sales price toward closing costs	0%	5 yrs	\$500-\$1,000 depending upon purchase price	Rockdale County pre-approval required for NSP Assistance. Files sent directly to Rockdale County from participating lender	6-Hour course + 2 hours of one-on-one counseling from HUD Approved Provider																

About the Financial Assistance

*NSP Financial assistance to buyers comes in the form of a zero percent second mortgage. The assistance is forgiven over the term of the loan, provided the buyer adheres to the terms of the NSP program during the loan term.

Eligible Properties:

For all jurisdictions above, the only eligible properties are those purchased by ANDP and listed on www.ANDPHomes.org
For more details about the ANDP NSP program, visit www.ANDPHomes.org or call 404-420-1600

2011 HUD Income Limits

(2010 limits still apply to those under contract prior to May 31, 2011)

Family Size	50% AMI	80% AMI	120% AMI
1	\$23,950	\$38,300	\$57,480
2	\$27,350	\$43,750	\$65,640
3	\$30,750	\$49,200	\$73,800
4	\$34,150	\$54,650	\$81,960
5	\$36,900	\$59,050	\$88,560
6	\$39,650	\$63,400	\$95,160