

# Homebuyer Dream Program™

Up to \$10,000 available for first-time home buyers!



The money for this program will go fast, based on our previous experience. Having the first three steps completed will improve your chances of benefiting from the grant.

## Steps to Participate in the Program

**Step 1** — Get prequalified for a mortgage with Reliant! [Click here](#) to get prequalified online. A mortgage loan originator will provide qualified applicants with a prequalification letter to present to your real estate professional.

*Please note: You must meet the qualification standards for a mortgage program to qualify for the grant.*

**Step 2** — Take the **required** homebuyer certification course at one of the local approved counseling agencies. (Find links to select courses [here](#).) Once complete, provide the certificate to Reliant.

**Step 3** — Begin looking for houses.

**Step 4** — Make an offer on a house. Once an offer is accepted and you have an attorney approved purchase contract, provide the contract to Reliant.

**Step 5** — Provide all of the above documentation, as well as 30 days' worth of recent paystubs and all W2 forms from the two most recent years, and any additional required documents to Reliant.

**Step 6** — Once you've provided the credit union with all of the above documentation, Reliant will apply for the grant on your behalf.

## Qualifications for the Program

- Depending on the county where the property is located, the maximum annual household income is \$79,600 or less for 1-2 person households, or \$91,540 or less for households of 3+ people.

*Please note: Anyone over the age of 18 who will be living in the house must provide income verification, even if that person will not be on the mortgage.*

- Buyer must put a minimum of \$1,000 down.
- Buyer has not owned a home in the last three years.
- Buyers who do not remain in their homes for at least five years may be required to pay back a portion of the grant funds.
- Buyer must complete an accredited homebuyer certification course prior to entering into a contract to purchase a home.
- Buyer must meet the income and credit requirements necessary to obtain a mortgage at Reliant.

Learn more and get started today by visiting [reliantcu.com](http://reliantcu.com).

