

A new home may be within reach.

Get a grant of up to \$7500 toward the purchase of a primary residence.

Qualified buyers may be able to purchase a new home in targeted markets, with help from our Grant Program.

Requirements:

- Buyers must purchase a one-unit primary residence within a county on the Grant Targeted Markets list (see back page).
- The grant may be awarded for up to 3% of the home sales price or the home's appraised value, whichever is less. The grant will not exceed \$7,500.
- The individual receiving the grant is not required to be a first-time homebuyer.¹
- Funds may be used toward the home's down payment, closing costs, or "pre-pays" (up-front cash payments for things like daily interest accrued between the closing date and the first payment).
- The funds must be used within 120 days of approval.
- The grant may not be paired with any other Truist incentives or promotions.
- The grant is for use only with HomeReady® mortgage.²
- This is not a loan. Buyers do not need to repay this grant money.
- Certain income restrictions apply.³
- Current market minimum and maximum loan amounts apply—consult with a loan officer to learn more.

Homeownership may be possible.

Let's talk about how we can help.



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Please see the reverse side for important disclosures.



Mortgage

Grant Targeted Markets

Durham-Chapel Hill, NC MSA

Chatham, Durham, Granville, Orange, and Person

Greensboro-High Point, NC, MSA

Guilford, Randolph and Rockingham

Winston-Salem, NC, MSA

Davidson, Davie, Forsyth, Stokes and Yadkin

Miami FL, MSA

Miami-Dade

Orlando-Kissimmee-Sanford FL, MSA

Lake, Orange, Osceola, and Seminole

Tampa FL, MSA

Hernando, Hillsborough, Pasco, and Pinellas

Jacksonville FL, MSA

Baker, Clay, Duval, Nassau, and St. Johns

Atlanta-Sandy Springs-Roswell, GA, MSA

Barrow, Bartow, Butts, Carroll, Cherokee, Clayton, Cobb, Coweta, Dawson, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Haralson, Heard, Henry, Jasper, Lamar, Meriwether, Morgan, Newton, Paulding, Pickens, Pike, Rockdale, Spalding and Walton

Baltimore-Columbia-Towson, MD, MSA

Anne Arundel, Baltimore, Baltimore City, Carroll, Harford, Howard, and Queen Anne's

NC Non-MSA

Alleghany, Avery, Bladen, Carteret, Cherokee, Chowan, Cleveland, Columbus, Dare, Duplin, Halifax, Jackson, Lee, Lenoir, McDowell, Martin, Montgomery, Moore, Pasquotank, Richmond, Robeson, Rutherford, Sampson, Scotland, Stanly, Surry, Tyrrell, Vance, Warren, Washington, Watuaga, Wilkes and Wilson

Charlotte-Concord-Gastonia, NC-SC, MSA

Anson, Cabarrus, Chester, Gaston, Iredell, Lancaster, Lincoln, Mecklenburg, Rowan, Union and York

Knoxville TN, MSA

Anderson, Blount, Campbell, Knox, Loudon, Morgan, Roane, and Union

Birmingham-Hoover, AL, MSA

Bibb, Blount, Chilton, Jefferson, St. Clair, and Shelby

Huntsville, AL, MSA

Limestone, Madison

Richmond VA, MSA

Amelia, Charles City, Chesterfield, Colonial Heights City, Dinwiddie, Goochland, Hanover, Henrico, Hopewell City, King and Queen, King William, New Kent, Petersburg City, Powhatan, Prince George, Richmond City, and Sussex

Virginia Beach-Norfolk-Newport News NC, VA, MSA

Chesapeake City, Franklin City, Gloucester, Hampton City, Isle of Wright, James City, Mathews, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Southampton, Suffolk City, Virginia Beach City, Williamsburg City, and York

VA Non-MSA

Accomack, Alleghany, Bath, Bland, Buckingham, Buena Vista City, Carroll, Charlotte, Covington City, Danville City, Dickenson, Emporia City, Galax City, Grayson, Halifax, Henry, King George, Lexington City, Louisa, Martinsville City, Mecklenburg, Middlesex, Northampton, Nottoway, Orange, Page, Patrick, Pittsylvania, Prince Edward, Rockbridge, Russell, Shenandoah, Smyth, Tazewell, Westmoreland, Wise, and Wythe

Washington-Arlington-Alexandria, DC, VA, MD, WV MSA

Alexandria City, Arlington, Calvert, Charles, Clarke, Culpeper, District of Columbia, Fairfax, Fairfax City, Falls Church City, Fauquier, Fredericksburg City, Jefferson, Loudoun, Madison, Manassas City, Manassas Park City, Prince George's, Prince William, Rappahannock, Spotsylvania, Stafford, and Warren

GA Non-MSA

Appling, Baldwin, Bulloch, Candler, Chattooga, Coffee, Cook, Emanuel, Fannin, Franklin, Gilmer, Gordon, Greene, Lumpkin, Macon, Polk, Putnam, Screven, Taylor, Thomas, Tift, Toombs, Troup, Ware, and Wayne

Frederick, Gaithersburg, Rockville MD, MSA

Frederick and Montgomery

¹ If all borrowers are first-time homebuyers, at least one borrower must successfully complete an approved education program prior to closing. Speak with your loan officer about approved programs.

² HomeReady® is a registered trademark of Fannie Mae.

³ The borrower(s) eligible qualifying income must be less than or equal to 80% of the HUD area median income (AMI) limits.

No cash may be paid to the borrower at closing. Only one offer per mortgage application. Offer cannot be combined with any other Truist mortgage offer or benefit.

Loan must close to receive the benefit. Offer is not available to clients/borrowers originating a loan through a Truist-approved correspondent lender. Offer may change without notice. Property and, if applicable, flood insurance must be in effect on property securing the loan.

Grant funds may be taxable. Consult a qualified tax advisor to determine personal tax obligation. Grant contributions may be limited by applicable law or lender guidelines.

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