



**AMERIS BANK**  
MORTGAGE SERVICES

## Ameris Advantage Down Payment Assistance

### Expanding Access to Homeownership



The Ameris Advantage Down Payment Assistance (DPA) program supports homebuyers using FHA financing by helping cover upfront costs and making homeownership more attainable.

#### Program Highlights

- Eligible borrowers may receive assistance of 3.5% or 5% of the home's purchase price or appraised value (whichever is lower).
- Assistance is provided through a repayable second mortgage with a 10-year term
- Available with qualifying FHA 30-year fixed-rate purchase loans
- Funds may be used for down payment and closing costs.
- No income limits
- Housing counseling required for at least one borrower

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**When you're ready, we're ready. Let's talk.**



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All loans subject to credit approval. Additional program restrictions, limitations and eligibility requirements may apply.  
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