

# Atlantic Union Bank Home Loans



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# Atlantic Union Bank Community Benefit Plan

Atlantic Union Bank announced a Community Impact Plan — \$11B+ over five years (2026-2030) — that builds upon our long-standing commitment to advance economic opportunity for historically disadvantaged individuals and communities. We are partnering with the National Community Reinvestment Coalition (NCRC) to best deploy the plan

**\$6 BILLION**

Residential Lending Programs

**\$2 MILLION**

Down Payment Assistance

**400 HOURS**

First-time Homebuyer  
Education

**5 SPECIALISTS**

Serving LMI and  
Majority-Minority Communities



## Homeownership Spurs Economic Mobility

Finance billions in home purchase, home refinance, home improvement, and home equity loans.

Help overcome barriers to homeownership by facilitating down payment assistance grants to our customers and communities.

Provide first-time homebuyer education sessions across our footprint.

Establish a team of dedicated lending specialists across all communities, including DC and Greater Baltimore.

# Programs for First-Time Homebuyers

Impressive options when your clients need them most

## Low Down Payment Option Mortgages

- STAR Program
- FHA and VA
- Fannie Mae's Home Ready 97 and Standard 97
- Freddie Mac's Home Possible 97
- VA Housing (formerly known as VHDA)
- Maryland Mortgage Program (MMP)
- Specialty conventional loans with only 5% down payment and no mortgage insurance for loans up to \$729,750

## Down Payment Assistance Programs

- Federal Home Loan Bank of Atlanta
- Grants from VA Housing, MMP and the DC Home Purchase Program

# Homebuyer Education

How we help families prepare for homeownership

**Banzai** – <https://atlanticunionbank.banzai.org/wellness>

- Homebuying guides
- Savings calculators
- Mortgage basics
- Borrowing and credit
- Smart living with budgeting

## Smart Start

- Everything your client needs to know about applying for a mortgage



# STAR Affordable Lending Program



# STAR Affordable Lending Program

Making owning a home an affordable reality for everyone

## Steps Toward Achieving Results (STAR)

- To be eligible, your clients' household income must be less than or equal to the county/city HUD median income
- No mortgage insurance even at 100% LTV
- Up to 100% financing with a minimum qualifying credit score of 700
- Grants for closing costs may be available
- Minimum borrower contribution lesser of \$500 or 1% of sales price
- Borrowers cannot have any prior bankruptcies, unpaid collections or judgments (past due accounts must be brought current)

# Thank you for joining!

If you have additional **questions**, feel free to reach out using my contact information below.



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