



GEORGIA DEPARTMENT
of COMMUNITY AFFAIRS

HOMEOWNERSHIP

Georgia Dream Peach Advantage Loan Program

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The Georgia Dream Peach Advantage Loan Program (Peach Advantage) creates affordable homeownership opportunities for low-to-moderate-income borrowers throughout the state of Georgia.

Part of the Georgia Dream suite of products, Peach Advantage borrowers can receive up to 5% assistance for down payment and closing costs, plus a competitive rate.

The conventional loan program—open to both first-time and repeat homebuyers—will have higher income limits than the standard Georgia Dream program.

Sponsored by Lakeview Loan Servicing, LLC



Program Highlights

- Conventional only
- Down Payment Assistance (DPA) is a 30yr deferred (repayable) second lien
- DPA ranges from 2-5% plus a No DPA option
- Lender Comp is 1.125% SRP and up to 2% origination fee
- Lender funds first and second, Lakeview purchases first and second from lender
- FICO min of 640 (660 for manufactured homes)
- Debt-to-Income maximums:
 - 45% for FICOs 640-699
 - Per AUS approval for FICOs 700+
- LTV/CLTV = 97%/105%
- Peach Advantage offers income limits up to 150% of the Area Median Income
- Other DPA permitted up to 105% CLTV and that DPA is subordinate to GHFA second lien



These loan programs are local and state operated Housing Finance Agency (HFA) programs in which Lakeview Loan Servicing, LLC. acts as the master servicer. This is not an endorsement and Lakeview does not participate in the credit approval process of the consumer.

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