January 7, 2013

Dear Veteran Advocate

The Fairmont-Morgantown Housing Authority (FMHA) is pleased to announce an exciting new HOME REPAIR PROGRAM for area veterans. This new program can help area veterans who own their home with much needed repairs such as exterior doors, heating, cooling, roofs, windows, ramps, sidewalks, accessible bathroom facilities, and floors, etc. This program is funded as a FORGIVABLE LOAN. This means that no monthly payments are collected and the loan is forgiven after 5 years.

This program is targeted to veteran homeowners who are currently serving or have served in any branch of the U.S. military OR their surviving spouses and veteran homeowners that are currently serving or have served in an overseas military intervention environment for any branch of the U.S. military OR their surviving spouses.

Eligible properties include any owner occupied 1-4 family residence including townhomes, manufactured housing, and mobile home in the target areas of Harrison, Marion, Monongalia, Preston, and Taylor.

FMHA is honored to participate in this program in cooperation with United Bank and Federal Home Loan Bank of Atlanta. We would like to cordially invite you to an informational meeting to discuss our service, the veterans benefit concerning home repair, the process, and requirements. Materials and applications for the program will be distributed during this meeting.

This meeting will be held at the Fairmont-Morgantown Housing Authority office at 103 12th Street in Fairmont on January 29th 2012 from 10:30 am to 12:00 pm. Please RSVP to me by January 23, 2012 by calling 304-363-0860 ext. 121 or ahammond@fmhousing.com. If you are unable to attend but would still like information, please contact me.

Sincerely,

Amy Hammond
Housing Rehabilitation Specialist

Enclosures
General Product Requirements

- Homebuyers and homeowners must have income that is less than or equal to 80 percent of HUD median income for the area, adjusted for family size.
- Homes must be occupied as the principal place of residence.
- Eligible properties include owner-occupied 1-4 family properties, townhouses, condos, cooperatives, manufactured housing, and mobile housing. New construction within 30 days of closing is also eligible for the Veterans Purchase Product.

*Additional requirements apply. Please see the Bank's Affordable Housing Program Implementation Plan for more information.

About FHLBank Atlanta

FHLBank Atlanta offers competitively-priced financing, community development grants, and other banking services to help member financial institutions make affordable home mortgages and provide economic development credit to neighborhoods and communities. The Bank's members, its shareholders, and customers are commercial banks, credit unions, savings institutions, community development financial institutions, and insurance companies located in Alabama, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, and the District of Columbia. FHLBank Atlanta is one of 12 district banks in the Federal Home Loan Bank System that since 1990 has contributed more than $4 billion to the Affordable Housing Program.

To learn more, visit www.fhlbatl.com/setaside or call 1.800.536.9650, option 3, option 3.

Income restrictions apply. Household income must be at or below 80% area median income for respective county. Income limits are defined by HUD.

<table>
<thead>
<tr>
<th>County</th>
<th>1 Person</th>
<th>2 Persons</th>
<th>3 Persons</th>
<th>4 Persons</th>
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<tr>
<td>Harrison</td>
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<td>43,800</td>
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</tbody>
</table>

For an application for the Veterans Repair programs call:

Amy Hammond  304-363-0860 x121
Fax: 304-363-3400

The Fairmont-Morgantown Housing Authority
NeighborWorks® HomeOwnership Center

Ph: 304-363-0860 x121
www.fmhousing.com
P.O. Box 2738, Fairmont, WV 26554

*Program Restrictions Apply
Forgivable Loans Available:
Funding available in the form of forgivable loans. Loan is forgiven after 5 years and no monthly payments are collected.

Who is Eligible:
Veterans from any branch of the U.S. Military who are serving, or have served, in an overseas military intervention environment or their surviving spouses.

* Must meet income criteria
* Must currently own their home

Required Information:
• Current orders showing duty posting in a conflict environment for active duty
• Military service record DD214, if honorably discharged from military service
• Copy of one of the following above, along with a Marriage Certificate for a surviving spouse application
• Proof of household income
• Copy of bank statements
• Copy of deed or title
• Copy of paid property tax receipt
• Proof of homeowners insurance

Eligible properties include any owner-occupied 1-4 family residence including townhouses, manufactured housing, and mobile homes. *Home must be primary place of residence.*

Veterans Energy Efficiency/Weatherization Rehabilitation
• Exterior Doors
• Heating, Ventilation and Air Conditioning systems
• Insulation
• Roof
• Windows
• Low-Flow plumbing fixtures
• And more...

Veterans Accessibility Rehabilitation
• Exterior ramps, sidewalks, or driveways
• Handicapped bathrooms, including sink, toilet, showers, grab bars, and vanities
• Kitchen cabinets and sink
• Carpentry to widen doors
• Replacement of floor coverings
• And more...

Program is offered in cooperation with United Bank & Federal Home Loan Bank of Atlanta.