

**Overview:**

Down payment assistance (DPA) can take a variety of forms: gift funds, grant money, secured loans (hereinafter referred to as Community Seconds) and unsecured loans. Down payment assistance programs are used to provide funds for down payment, closing costs and/or prepaids. Please review the Down Payment Assistance Programs for full details. The programs listed below have been reviewed and approved for use with a mortgage with A&D Mortgage, LLC.

Program must be from one of the following: Government Agency, verifiable nonprofit agency (501(c)3 letter required), or employer. Funds may only be used for down-payment and closing costs unless otherwise noted. No cash back to the borrower is allowed. All documents must be received at one time; otherwise, we will not be able to complete our review. Programs are eligible for 12 months at which time updated documents must be submitted unless program guidelines indicates an earlier closure date of funds. All programs are reviewed for compliance only. A & D Mortgage, LLC does not endorse, fund or underwrite any grant programs. Any lender participation required by the program would require the broker/respondent's approval for participation.

Approved Down payment assistance programs have various expiration dates depending on the program stipulations. If the program will expire prior to the funding date, an updated Down Payment Assistance Submission Checklist must be submitted.

**Community Seconds:**

Community Seconds transactions are financing for structuring affordable housing. Partnerships between lenders, non-profit organizations (other than credit unions), government entities and employers to aid qualified home buyers. Community Seconds may not be eligible behind a first lien with Mortgage Insurance. Refer to the Mortgage Insurance guidelines for additional information and possible overlays.

Community Seconds are not eligible with an FHA 203(k) first lien product.

Unless otherwise noted in the comment section below, a Note and Mortgage/Deed of Trust will be filed as the security instruments. A government agency does not require the Community Second to be on a separate Closing Disclosure. However, if a Non-Profit agency charges anything other than credit counseling and recording fees, a separate Closing Disclosure is required. A copy of the lien documents and Closing Disclosure for the Community Second are required for the secondary lien in the closing package submitted to A&D Mortgage, LLC. Any Community Second with Shared Equity and Resale and/or Income restrictions are not eligible with a Fannie Mae first lien due to the requirement for FNMA Form 2200. Any Community Second with Shared Appreciation requires SFC 176 if paired with a FNMA first lien.

- For Refinances with existing Community Seconds, a copy of the Original Note and the Subordination Agreement is required for review.
- Please include the Borrower Name and Loan Number with your request.

**Gifts/ Grants:**

A Gift or Grant program requires no lien or deferred payments. If the approval states a lien or retention agreement will be taken on the property (even if all payments are deferred) the program will require the documents to be reviewed under the Guidelines for Down Payment Assistance Programs. Fees must be reasonable, and program must provide a tangible benefit to the buyer. Funds provided may not be from any party that benefits monetarily from the transaction, nor may the grantor be reimbursed by anyone benefiting from the transaction (Seller, Realtor, Builder, Broker, etc.)

A completed Gift/Grant letter must be obtained prior to close. The letter must show the grantors name, the name of the recipient, subject property address, and the dollar amount of the gift/grant. or Individual Development Accounts (IDA) programs, the funds the borrower has saved is input as borrower own funds, the matching funds provided are the grant funds. No cash back is allowed when using gift/grant funds.

- Refer to the Down Payment Assistance Submission Checklist and Guidelines for Down Payment Assistance Programs for additional details.
- Submit all required documentation via email to [dpa@admortgage.com](mailto:dpa@admortgage.com)

**Available GSE Resources:**

Freddie Mac DPA One:

[DPA One by Freddie Mac - DPA One](#)

DPA One is a free online resource to help you quickly find, understand and match down payment assistance (DPA) programs for borrowers.\*\*

\*\*requires users to register and have a username and password.

Fannie Mae DPA Tool:

[Down Payment Assistance Search tool | Fannie Mae](#)

\*\*username and password is not required



## Approved Community Seconds Program



## Approved Community Seconds Program

| Minnesota |   | Non-Profit | Closing in the name of | Program Eligibility     | EIN/FIN    | Max Assistance  | Contact #    | Exp. Date | Forgivability Period | Comments  |
|-----------|---|------------|------------------------|-------------------------|------------|-----------------|--------------|-----------|----------------------|---|
| Minnesota | Housing and Redevelopment Authority of the City of Saint Paul, Minnesota (HRA)<br><a href="https://houstontx.gov/housing/hap.html">https://houstontx.gov/housing/hap.html</a>   | No         | Government             | FNMA, FHLMC, FHA and VA | 41-1599130 | up to \$110,000 | 651-266-6673 | 11/6/2026 | 15 years             | 0% interest, deferred payments. Fully Forgiven after 122 months if owner occupied and no sale/transfer of title, otherwise decreasing percentage forgiven over time.<br>Property only in City of Saint Paul<br>One-to-two Unit Occupancy (including Indv'l condo, townhome/Co-Op)                                 |
| Minnesota | St. Louis Park Down Payment Assistance Deferred Loan<br><a href="https://www.mncee.org/st-louis-park-down-payment-assistance-deferred-loan">https://www.mncee.org/st-louis-park-down-payment-assistance-deferred-loan</a> | No         | Government             | FNMA, FHLMC, FHA and VA | 41-6005519 | up to \$15,000  | 612-335-5884 | 12/2/2026 | 20 Years             | *Additional funds available for St. Louis Park Employees and Renters<br>Not to exceed 5% of Purchase Price<br>Property only in City of St. Louis Park<br>One-to-two Unit Occupancy (including Indv'l condo, townhome)   |
| Texas     |   | Non-Profit | Closing in the name of | Program Eligibility     | EIN/FIN    | Max Assistance  | Contact #    | Exp. Date | Forgivability Period | Comments  |
| Texas     | Harvey Homebuyer Assistance Program (HbAP 2.0)<br><a href="https://houstontx.gov/housing/hap.html">https://houstontx.gov/housing/hap.html</a>   | No         | Government             | FNMA, FHLMC, FHA and VA | 74-001164  | up to \$125,000 | 832-394-6200 | 7/10/2026 | up to 10 years       | Zero Interest Forgivable loan. <ul style="list-style-type: none"><li>• 5 years up to \$50,000</li><li>• 8 Years for \$50,000.01 to \$75,000</li><li>• 10 Years for \$75,000.01 to \$125,000</li></ul> Primary and 1 Unit only in City of Houston.<br>Applicant must met all HbAP 2.0 guides including AMI limits. |

## Approved Community Seconds Program

| FHLB  |   | Lien Holder          | Program Eligibility        | EIN/FIN    | Max Assistance   | Contact #    | Exp. Date  | Forgivability Period | Comments   |
|---|---|----------------------|----------------------------|------------|--|--------------|------------|----------------------|--|
| IF USED WITH AN FHA PROGRAM, YOU MUST PROVIDE A STATEMENT FROM THE TITLE COMPANY TO THE UNDERWRITER REGARDING THE TREATMENT OF THE RETENTION AGREEMENT OR WHATEVER SECURITY INSTRUMENT IS RECORDED. DOES THIS CREATE A LIEN ON THE PROPERTY? IF A LIEN IS RECORDED, THE FUNDS ARE CONSIDERED SUBORDINATE FINANCING. |   |                      |                            |            |  |              |            |                      |  |
| Eligible  | FHLB Atlanta Implementation Plan - Affordable Housing Program (AFH)<br><br><a href="https://corp.fhlbatl.com/services/affordable-housing-programs/voluntary-products/">https://corp.fhlbatl.com/services/affordable-housing-programs/voluntary-products/</a>  | River Bank & Trust   | FNMA, FHLMC, USDA, VA, FHA | 56-6000442 | See Comments   | 404-888-8325 | 12/15/2025 | 5 Years              | \$15,000 - First Time Homebuyer<br>\$20,000 - Community Partners<br><br>Owner Occupied Purchase 1-4 Unit<br><br>Separate Note, Security Instrument, & Retention Agreement                        |
| Eligible  | FHLB Dallas Homebuyer Equity Leverage Partnership Program (HELP)<br><br><a href="https://www.fhlb.com/community-programs/homeownership-and-homebuyer-programs/homebuyer-equity-leverage-partnership">https://www.fhlb.com/community-programs/homeownership-and-homebuyer-programs/homebuyer-equity-leverage-partnership</a> | FHLB of Dallas       | FNMA, FHLMC, USDA, VA, FHA | 71-6013989 | See Comments   | 800-362-2944 | 12/31/2025 | 5 Years              | Lien is held by FHLB, not member bank.<br><br>\$20,000 in Arkansas, Louisiana, Mississippi, outside of FHLB Dallas Distric<br><br>\$25,000 in New Mexico & Texas                                 |
| Eligible  | FHLB Indianapolis Launch Down Payment Assistance Program<br><br><a href="http://www.fhlbi.com/Launch">www.fhlbi.com/Launch</a>  | Community State Bank | FNMA, FHLMC, USDA, VA, FHA | 35-0242150 | \$20,000 or 20% of the Purchase Price, whichever is less | 317-465-0368 | 12/31/2025 | 5 Years              | Retention agreement is only document recorded  |
| Eligible  | FHLB Des Moines HomeStart   | Minnesota Lakes Bank | FNMA, FHLMC, USDA, VA, FHA | 42-018330  | See Comments   | 515-956-4343 | 12/31/2025 | 5 Years              | HomeStart: \$15,000<br>Native American Homeownership Initiative: \$25,000<br>Deed Restriction is recorded as a 2nd lien on the subject property - funds must be treated as subordinate financing |



## Approved Gifts/Grants

| Agency/Program         | Loan Type              | State      | Ein/FIN   | Phone Number   | Exp. Date | Max Gift Amount | Comments                        |
|------------------------|------------------------|------------|-----------|----------------|-----------|-----------------|---------------------------------|
| Chickasaw Nation Grant | Conv, VA,<br>USDA, FHA | Nationwide | 31-374986 | (580) 421-8800 | 1/14/2027 | \$5,000         | Eligible for Chickasaw Citizens |

| FHLB   | Loan Type              | State                                | EIN/FIN    | Phone Number   | Exp. Date  | Max Gift Amount | Comments |
|--|------------------------|--------------------------------------|------------|----------------|------------|-----------------|----------|
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| FHLB Atlanta Workforce<br>Housing Plus+ - River Bank &<br>Trust<br><br><a href="https://corp.fhlbatl.com/services/affordable-housing-programs/voluntary-products/">https://corp.fhlbatl.com/services/affordable-housing-programs/voluntary-products/</a>   | Conv, VA,<br>USDA, FHA | AL, DC, FL,<br>GA, MD, NC,<br>SC, VA | 56-6000442 | (404) 888-8325 | 12/15/2025 | \$15,000        |          |

Last Updated 01/14/2026