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# Down Payment Assistance Programs

## 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 guidlines indicates an earlier closure date of fuds. 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/correspondent'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

## Available GSE Resources:

| | | |
|---|---|---|
| **Freddie Mac DPA One:** | https://dpaone.freddiemac.com/ | Requires Registration |
| **Fannie Mae DPA Tool:** | https://yourhome.fanniemae.com/calculators-tools/down-payment-assistance-tool | |

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# Approved Community Seconds Program

| Arizona | | Non-Profit | Closing in the name of | Program Eligibility | EIN/FIN | Max Assistance | Contact # | Exp. Date | Forgivability Period | Comments |
|---|---|---|---|---|---|---|---|---|---|---|
| Eligible | City of Avondale First Time Homebuyer Program<br>Housing and Community Development - City of Avondale | No | Government | FNMA, FHLMC | 86-6000233 | $40,000 | 623-932-3565 | 6/9/2027 | Non Forgivable | Up to $40,000<br>Non-Interest bearing; Non Amortizing<br>Deferred loan: Shared Equity loan<br>A shared equity loan is a "lump sum" loan in the form of down payment in exchange for a share of the property's future appreciation. The amount due on sale or transfer is the % of the assistance provided relative to the initial purchase price. |
| Eligible | City of Phoenix Open Doors<br>https://www.phoenix.gov/administration/departments/housing/housing-options/homeownership-opportunities.html | No | Government | FNMA, FHLMC | 86-6000233 | 10% of Purchase Price | 602-261-8727 | 6/9/2027 | Based on Assistance Amount | Property in City of Phoenix<br>Purchase Price below $447,000<br>Forigvability based on affordability:<br>5 Year Affordability - less than $14,999 - 25% starting in year 2<br>10 Year Affordability - $15,000-$40,000 - 20% starting in year 6<br>15 Year Affordability - +$40,000 - 10% starting in year 6 . |
| **California** | | **Non-Profit** | **Closing in the name of** | **Program Eligibility** | **EIN/FIN** | **Max Assistance** | **Contact #** | **Exp. Date** | **Forgivability Period** | **Comments** |
| Eligible | City of Concord First Time Home Buyer Down Payment Assistance<br>https://www.myhomegateway.org/concord-first-time-home-buyer-program.html | No | Government | FNMA, FHLMC, FHA | 94-6000315 | $60,000 | 800-480-9020 | 7/7/2027 | Non Forgivable | MLO MUST REGISTER WITH BAAMA - AD is NOT a registered lender<br>Property in City of Concord<br>All Funds must be paid in a lump sum back to the city prior to the end of the 15 year loan term.<br>No monthly payments are required<br>City will share in the appreciation of the property at an established percentage. |
| Eligible | City of Grass Valley First Time Homebuyer<br>https://www.grassvalleyca.gov/ | No | Government | FNMA, FHLMC, FHA | 94-6000342 | $75,000 | 562-202-0893 | 7/10/2027 | Based on Assistance Amount | Property in City of Grass Valley<br>Forigvability based on affordability:<br>5 Year Affordability - less than $15,000<br>10 Year Affordability - $15,000-$40,000<br>15 Year Affordability - +$40,000<br>Note & Deed of Trust Signed at Closing |

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# Approved Community Seconds Program

| California cont. | | Non-Profit | Closing in the name of | Program Eligibility | EIN/FIN | Max Assistance | Contact # | Exp. Date | Forgivability Period | Comments |
|---|---|---|---|---|---|---|---|---|---|---|
| Eligible | City of Simi Valley<br>https://www.simivalley.org/home | No | Government | FNMA, FHLMC | 95-2626170 | Up to 20% or Purchase Price | 805-583-6779 | 7/30/2027 | Non Forgivable | Deferred Payment - Repayable at sale of Refinance<br>Loan repayment will occur upon the earliest of: 30-years from the date of original purchase, Upon sale or transfer of property, When use of the property is anything other than the buyer's principal residence or When the primary loan is fully repaid. |
| Eligible | Napa County Proximity Housing Homebuyer's Assistance<br>https://www.napacounty.gov/520/Proximity-Housing-Homebuyers-Assistance- | No | Government | FNMA, FHLMC | 94-6000525 | 16.5% of Purchase Price* | 707-253-4422 | 5/28/2027 | Non Forgivable | Assistance is capped by median purchase price Property in Napa County within 20 miles of employer.<br>Proximity Housing Share of Appreciation of 16.5% at sale, non-occupancy, or 55 Years |
| Eligible | USC Faculty & Staff Housing Program<br>https://fpm.usc.edu/real-estate/faculty-staff-housing/usc-faculty-staff-housing-program/ | No | Employer | FNMA, FHLMC | 95-1642394 | Variable | 213-740-7066 | 7/2/2026 | Non Forgivable | At least 10% of purchase price must come from own personal funds. Primary and 1 Unit only. Must meet all employer requirements. |
| **Florida** | | **Non-Profit** | **Closing in the name of** | **Program Eligibility** | **EIN/FIN** | **Max Assistance** | **Contact #** | **Exp. Date** | **Forgivability Period** | **Comments** |
| Eligible | Broward County Hollywood Homebuyer Purchase Assistance<br>https://www.broward.org/Housing | No | Government | FNMA, FHLMC, USDA,VA, FHA | 59-6000338 | $50,000 | 954-357-4905 | 12/31/2026 | 15 Years | This is a GAP Funding between what the borrower can be approved for and the purchase price of the home.<br>Max Sales Price: $636,806<br>0% Interest, deferred payments.<br>Forgiven after 15 years if owner occupied and no sale/transfer of title. |
| Eligible | City of Boca Raton SHIP<br>https://www.myboca.us/396/SHIP-Purchase-Assistance-Programs | No | Government | FNMA, FHLMC, USDA,VA, FHA | 59-6000279 | $190,000 | 561-393-7756 | 6/1/2026 | 20 Years | 0% Interest, deferred payments.<br>Forgiven after 20 years if owner occupied and no sale/transfer of title. |

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# Approved Community Seconds Program

| Florida cont. | | Non-Profit | Closing in the name of | Program Eligibility | EIN/FIN | Max Assistance | Contact # | Exp. Date | Forgivability Period | Comments |
|---|---|---|---|---|---|---|---|---|---|---|
| Eligible | City of Lakeland Home Purchase Assistance<br>Homebuyers \| City of Lakeland | No | Government | FHA | 59-6000354 | up to $40,000 | 863-834-3360 | 4/28/2027 | 10 Years | Income Based:<br>100% Income - up to $40,000, the first $25,000 will be a lien; remaining will be a grant for DPA or CCA.<br>101%-140% Income - $25,000 as lien can be used as a DPA/CCA or combination of both.<br>0% Interest; No Monthly Payments. Fully forgiven after 10 years. |
| Eligible | City of St Petersburg - SHIP<br>https://www.stpete.org/residents/grants___loans/purchase_assistance_program.php | No | Government | FNMA, FHLMC, USDA,VA, FHA | 59-60000424 | Up to $75,000 | 727-892-5562 | 5/31/2027 | 10 Years (see comments) | Max Sales Price: $481,176<br>Forgivability is dependent on property locations & Area Median Income<br>Monthly Payments may be required. |
| Eligible | City of Westlake - Housing Assistance Purchase Program Yearly (HAPPY)<br>https://www.westlakegov.com/community/page/housing-assistance-purchase-program | No | Government | FNMA, FHLMC, USDA,VA, FHA | 81-3012323 | Up to $60,000 | 561-208-8784 x108 | 11/6/2026 | 122 Months | 0% interest, deferred payments.<br>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 Westlake |
| Eligible | Hallandale Beach Community Redevelopment Agency - First-Time Homebuyer Program<br>https://cohbcra.org/wp-content/uploads/2025/09/FIRST-TIME-HOMEBUYER-PROGRAM.pdf | No | Government | FNMA, FHLMC, USDA,VA, FHA | 90-0822985 | Up to $100,000 | 954-457-1315 | 3/27/2027 | 10 Years | 0% Interest, deferred for 10 years. Fully forgiven if owner occupied and no sale/transfer of title.<br>Subject Purchase Price cannot exceed $327,750. |
| Eligible | MiamiDade (MDEAT) Homeownership Assistance Program (HAP)<br>https://www.miamidade.gov/global/service.page?Mduid_service=ser1532378258174440 | No | Government | FNMA, FHLMC, VA, FHA | 59-6000573 | Up to $28,000 or 10% of purchase price | 305-375-5661 | 12/31/2026 | 20 Years | **MLO MUST REGISTER WITH MDEAT - AD is NOT a registered lender**<br>Note & Mortgage Filed<br>Closing Agents must be registered with Miami-Date County Finance Dept.<br>2-4 Units are NOT acceptable |
| Eligible | Orange County Down Payment Assistance Program<br>https://www.orangecountyfl.net/NeighborsHousing/HomebuyersDownPaymentAssistance.aspx | No | Government | FNMA, FHLMC, USDA,VA, FHA | 59-6000773 | Up to $166,920 | 407-836-5173 | 12/31/2026 | 15 Years | Subject Purchase Price Max: $345,000<br>Property must by in Orange County<br>1-Unit Property (even in multi-unit property)<br>No Manufactured Homes<br>Max Assistance based on Income |

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# Approved Community Seconds Program

| Florida cont. | | Non-Profit | Closing in the name of | Program Eligibility | EIN/FIN | Max Assistance | Contact # | Exp. Date | Forgivability Period | Comments |
|---|---|---|---|---|---|---|---|---|---|---|
| Eligible | Palm Beach County - SHIP<br>https://discover.pbc.gov/HED/Pages/SHIP---Purchase-Assistance-Program.aspx | No | Government | FNMA, FHLMC, USDA,VA, FHA | 59-6000785 | $100,000 | 561-233-2066 | 10/10/2026 | 30 Years | 0% interest, deferred payments.<br>Forgiven after 30 years if owner occupied and no sale/transfer of title.<br>Subject Purchase Price cannot exceed $568,557 |
| Eligible | Pasco County Community Development Down Payment Assistance<br>https://pascocountyfl.gov/services/community_development/programs/down_payment_assistance_program_(dpa).php#Doc1205 | No | Government | FNMA, FHLMC, VA, FHA | 59-6000793 | Up to $65,000 | 727-516-1921 | 6/23/2027 | 30 Years | **Broker Must complete lender training**<br>0% interest, deferred payments.<br>Forgiven after 30 years if owner occupied and no sale/transfer of title. |
| Eligible | Volusia County Homebuyer Assistance Program<br>https://www.volusia.org/services/community-services/community-assistance/housing/affordable-housing-programs/ | No | Government | FNMA, FHLMC, USDA,VA, FHA | 59-6000885 | up to $75,000 | 386-736-5955 | 1/28/2027 | 15 Years | 0% Interest, deferred for 15 years. Fully forgiven if owner occupied and no sale/transfer of title.<br>Subject Purchase Price cannot exceed $327,750. |
| Eligible | Will County Land Use HOME Investment Partnership Program<br>https://wcccc.net/ | No | Government | FNMA, FHLMC, FHA and VA | 36-3473739 | $25,000 | 815-774-3372 | 12/31/2026 | See Comments* | Property in Will County, IL & select Municiplaties. |
| **Illinois** | | **Non-Profit** | **Closing in the name of** | **Program Eligibility** | **EIN/FIN** | **Max Assistance** | **Contact #** | **Exp. Date** | **Forgivability Period** | **Comments** |
| Eligible | Community Partners for Affordable Housing<br>https://www.cpahousing.org/home-buying/down-payment-assistance/ | No | Government | FNMA, FHLMC, FHA and VA | 36-3086133 | 5% up to $13,999 | 847-263-7478 | 10/2/2026 | 5 Years & 60 days | Property in Lake County, IL<br>Funds will be allocated as down payment or Buy down<br>1-Unit Property |
| Eligible | Home Grown - City of Chicago<br>https://nhschicago.org/homegrown/ | No | Government | FNMA, FHLMC, FHA and VA | 23-7443009 | $70,000 | 773-329-4111 | 7/21/2027 | 5 Years | Maximum Assistance up to $70,000<br>Fully Forgiven after 5 Years, if repayment is triggered remaining balance must be repaid in full. |
| Eligible | St. Clair County Home Buyer Assistance Program<br>St. Clair County Illinois > Departments > Intergovernmental Grants > Community Development | No | Government | FNMA, FHLMC, FHA and VA | 37-6001924 | $5,000 | 618-825-3226 | 6/15/2027 | 5 Years | Maximum Assistance is $5000.<br>0% Fixed Interest up to 5 years forgivable loan, subject to recapture. |

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# Approved Community Seconds Program

| Minnesota | | Non-Profit | Closing in the name of | Program Eligibility | EIN/FIN | Max Assistance | Contact # | Exp. Date | Forgivability Period | Comments |
|---|---|---|---|---|---|---|---|---|---|---|
| Eligible | Housing and Redevelopment Authority of the City of Saint Paul, Minnestota (HRA)<br>https://www.stpaul.gov/departments/planning-and-economic-development/housing/citywide-downpayment-assistance-program | 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.<br>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) |
| Eligible | St. Louis Park Down Payment Assistance Deferred Loan<br>https://www.mncee.org/st-louis-park-down-payment-assistance-deferred-loan | 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) |
| **Pennsylvania** | | **Non-Profit** | **Closing in the name of** | **Program Eligibility** | **EIN/FIN** | **Max Assistance** | **Contact #** | **Exp. Date** | **Forgivability Period** | **Comments** |
| Eligible | Lackawanna Homebuyer Assistance Program<br>https://nwnepa.org/programs/hoc/homebuyer-assisstance-programs.html | No | Government | FNMA, FHLMC, FHA and VA | 23-2187741 | $7,500* | 570-558-2490 | 4/3/2027 | 5 Years | Property in County of Lackawanna<br>$6,500 Downpayment Assistance<br>$1,000 Closing Cost Grant<br><br>Separate Note, Security Instrument, & Retention Agreement |
| Eligible | Scranton Neighborhood Housing Services<br>www.nwnepa.org | No | Government | FNMA, FHLMC, FHA and VA | 23-2187741 | up to $20,000 | 570-558-2490 | 6/23/2027 | 5 Years | Property in the City of Scranton<br>Assistance: $5,000 Minimum & Max 10% of purchase price<br>Equity recapture within the 5 year affordability period<br>Scranton has Right of First Refusal if sold during 5 year period<br>Separtate Note & Security Instrument |
| Eligible | Urban Redevelopment Authority of Pittsburgh - Housing Opportunity Fund (HOF)<br>https://houstontx.gov/housing/hap.html | No | Government | FNMA, FHLMC, FHA and VA | 25-6003317 | up to $7,500 | 412-255-6694 | 3/27/2027 | up to 10 years | Property in City of Pittsburgh.<br>Depending on AMI percentage will determine the Max Assistance and Repayment Terms |

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# Approved Community Seconds Program

| Texas | | Non-Profit | Closing in the name of | Program Eligibility | EIN/FIN | Max Assistance | Contact # | Exp. Date | Forgivability Period | Comments |
|---|---|---|---|---|---|---|---|---|---|---|
| Eligible | Harvey Homebuyer Assistance Program (HbAP 2.0)<br>https://houstontx.gov/housing/hap.html | 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.<br>• 5 years up to $50,000<br>• 8 Years for $50,000.01 to $75,000<br>• 10 Years for $75,000.01 to $125,000<br>Primary and 1 Unit only in City of Houston. Applicant must met all HbAP 2.0 guides including AMI limits. |

Last Updated 07/31/2026

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# Federal Home Loan Bank

## DO NOT CONTACT THESE COMPANIES

**These DPAs are ONLY to be used by the listed Financial Instutions below. The Originating Broker/Correspondent must be a financial institution registered with their local FHLB in order to use these the FHLB assistance programs for their area.**

| FHLB | | Approved Financial Institution | 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>https://corp.fhlbatl.com/services/affordable-housing-programs/voluntary-products/ | River Bank & Trust | FNMA, FHLMC, USDA,VA, FHA | 56-6000442 | See Comments | 404-888-8325 | 12/31/2026 | 5 Years | $15,000 - First Time Homebuyer<br>$20,000 - Community Partners<br><br>Owner Occupied 1-4 Unit<br><br>Separate Note, Security Instrument, & Retention Agreement |
| Eligible | FHLB Chicago - Downpayment Plus Program (DPP)<br><br>https://corp.fhlbatl.com/services/affordable-housing-programs/voluntary-products/ | First American Bank | FNMA, FHLMC, USDA,VA, FHA | 36-6001019 | $10,000 or 25% of the 1st Mortgage, whichever is less | 312-552-2669 | 2/24/2027 | 5 Years | Owner Occupied 1-2 Unit Property<br><br>Retention Agreement is recorded |
| Eligible | FHLB Dallas Homebuyer Equity Leverage Partnership Program (HELP)<br><br>https://www.fhlb.com/community-programs/homeownership-and-homebuyer-programs/homebuyer-equity-leverage-partnership | FHLB of Dallas | FNMA, FHLMC, USDA,VA, FHA | 71-6013989 | See Comments | 800-362-2944 | 12/31/2026 | 5 Years | Lien is held by FHLB, not member bank.<br>$20,000 in Arkansas, Louisiana, Mississippi, outside of FHLB Dallas District<br>$25,000 in New Mexico & Texas<br><br>Retention Agreement is recorded |
| Eligible | FHLB Des Moines HomeStart<br><br>https://www.fhlbdm.com/products-services/affordable-housing/homestart/ | Minnesota Lakes Bank | FNMA, FHLMC, USDA,VA, FHA | 42-018330 | See Comments | 515-956-4343 | 12/31/2025 | 5 Years | Home$tart: $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 |

| FHLB cont. | | Approved Financial Institution | Program Eligibility | EIN/FIN | Max Assistance | Contact # | Exp. Date | Forgivability Period | Comments |
|---|---|---|---|---|---|---|---|---|---|
| Eligible | FHLB Indianapolis Launch Down Payment Assistance Program<br>www.fhlbi.com/Launch | Community State Bank | FNMA, FHLMC, USDA,VA, FHA | 35-0242150 | $20,000 or 20% of the Purchase Price, whichever is less | 317-465-0368 | 12/31/2026 | 5 Years | Retention agreement is only document recorded |
| Eligible | FHLB San Francisco Workforce Initative Subsidey of Homeownersip (WISH)<br>https://www.fhlbdm.com/products-services/affordable-housing/homestart/ | Alliance Bank of Arizon, a division of Western Alliance Bank | FNMA, FHLMC | 47-0887231 | $32,837 | 602-848.5691 | 6/9/2027 | 5 Years | Match up to $4 for each $1 contributed by the homebuyer<br><br>Separate Note, Security Instrument, & Retention Agreement |

## FHLB Grant

| Status | FHLB | Loan Type | State | EIN/FIN | Phone Number | Exp. Date | Max Gift Amount | 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 Workforce Housing Plus+ - River Bank & Trust<br>https://corp.fhlbatl.com/services/affordable-housing-programs/voluntary-products/ | Conv, VA, USDA, FHA | AL, DC, FL, GA, MD, NC, SC, VA | 56-6000442 | (404) 888-8325 | 46006 | 15000 | |

Last Updated 07/17/2026

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# Approved Gifts/Grants

| Agency/Program | Loan Type | State | Ein/FIN | Phone Number | Exp. Date | Max Gift Amount | Comments |
|---|---|---|---|---|---|---|---|
| Chickasaw Nation Grant | Conv, VA, USDA, FHA | Nationwide | 31-374986 | (580) 421-8800 | 1/14/2027 | $5,000 | Eligible for Chickasaw Citizens |
| Cook County Land Bank Authority https://cookcountylandbank.org/ | Conv, VA, USDA, FHA | Cook County, IL | 36-6006541 | (312)603-8015 | 5/12/2027 | 6% of purchase price, not to exceed $20,000 | Owner Occupied Purchase Only, FTHB. $1000 Minimum Contribution. Recapture Agreement required. |
| Lawrence County DPA administered by DON Disability Options Network | Conv, VA, USDA, FHA | Lawrence County, PA | 33-1120614 | (724)652-5144 | 7/10/2027 | $2,000 | Home must be in Lawrence County, PA. Must be FTHB |

Last Updated 07/10/2026