

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 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/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>

Approved Community Seconds Program

| California | | Non-Profit | Closing in the name of | Program Eligibility | EIN/FIN | Max Assistance | Contact # | Exp. Date | Forgivability Period | Comments |
|------------|---|------------|------------------------|---------------------------|-------------|--------------------------|-------------------|------------|-------------------------|--|
| Eligible | Napa County Proximity Housing Homebuyer's 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. Proximity Housing Share of Appreciation of 16.5% at sale, non-occupancy, or 55 Years |
| | https://www.napacounty.gov/520/Proximity-Housing-Homebuyers-Assistance- | | | | | | | | | |
| Eligible | 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. |
| | https://fpm.usc.edu/real-estate/faculty-staff-housing/usc-faculty-staff-housing-program/ | | | | | | | | | |
| 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 | 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. Max Sales Price: \$636,806 0% Interest, deferred payments. Forgiven after 15 years if owner occupied and no sale/transfer of title. |
| | https://www.broward.org/Housing | | | | | | | | | |
| Eligible | City of Boca Raton SHIP | No | Government | FNMA, FHLMC, USDA,VA, FHA | 59-6000279 | \$190,000 | 561-393-7756 | 6/1/2026 | 20 Years | 0% Interest, deferred payments. Forgiven after 20 years if owner occupied and no sale/transfer of title. |
| | https://www.myboca.us/396/SHIP-Purchase-Assistance-Programs | | | | | | | | | |
| Eligible | City of St Petersburg - SHIP | 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 Forgivability is dependent on property locations & Area Median Income Monthly Payments may be required |
| | https://www.stpete.org/residents/grants_loans/purchase_assistance_program.php | | | | | | | | | |
| Eligible | City of Westlake - Housing Assistance Purchase Program Yearly (HAPPY) | 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. Fully Forgiven after 122 months if owner occupied and no sale/transfer of title, otherwise decreasing percentage forgiven over time. Property only in City of Westlake |
| | https://www.westlakegov.com/community/page/housing-assistance-purchase-program | | | | | | | | | |

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 | Hallandale Beach Community Redevelopment Agency - First-Time Homebuyer Program | 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. Subject Purchase Price cannot exceed \$327,750. |
| | https://cohbcr.org/wp-content/uploads/2025/09/FIRST-TIME-HOMEBUYER-PROGRAM.pdf | | | | | | | | | |
| Eligible | MiamiDade (MDEAT) Homeownership Assistance Program (HAP) | 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 Note & Mortgage Filed Closing Agents must be registered with Miami-Dade County Finance Dept. 2-4 Units are NOT acceptable |
| | https://www.miamidade.gov/global/service.page?Mduid_service=ser1532378258174440 | | | | | | | | | |
| Eligible | Orange County Down Payment Assistance Program | 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 Property must be in Orange County 1-Unit Property (even in multi-unit property) No Manufactured Homes Max Assistance based on Income |
| | https://www.orangecountyfl.net/NeighborsHousing/HomebuyersDownPaymentAssistance.aspx | | | | | | | | | |
| Eligible | Palm Beach County - SHIP | No | Government | FNMA, FHLMC, USDA,VA, FHA | 59-6000785 | \$100,000 | 561-233-2066 | 10/10/2026 | 30 Years | 0% interest, deferred payments. Forgiven after 30 years if owner occupied and no sale/transfer of title. Subject Purchase Price cannot exceed \$568,557 |
| | https://discover.pbc.gov/HED/Pages/SHIP---Purchase-Assistance-Program.aspx | | | | | | | | | |
| Eligible | Volusia County Homebuyer Assistance Program | 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. Subject Purchase Price cannot exceed \$327,750. |
| | https://www.volusia.org/services/community-services/community-assistance/housing/affordable-housing-programs/ | | | | | | | | | |
| Eligible | City of Lakeland Home Purchase Assistance | No | Government | FHA | 59-6000354 | up to \$40,000 | 863-834-3360 | 4/28/2027 | 10 Years | Income Based: 100% Income - up to \$40,000, the first \$25,000 will be a lien; remaining will be a grant for DPA or CCA. 101%-140% Income - \$25,000 as lien can be used as a DPA/CCA or combination of both. 0% Interest; No Monthly Payments. Fully forgiven after 10 years. |
| | Homebuyers City of Lakeland | | | | | | | | | |

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 | Community Partners for Affordable Housing 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 Funds will be allocated as down payment or Buy down 1-Unit Property |
| | Will County Land Use HOME Investment Partnership Program 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 Municipalities |
| 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, Minnesota (HRA) 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. Fully Forgiven after 122 months if owner occupied and no sale/transfer of title, otherwise decreasing percentage forgiven over time. Property only in City of Saint Paul One-to-two Unit Occupancy (including Indv'l condo, townhome/Co-Op) |
| | St. Louis Park Down Payment Assistance Deferred Loan 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 Not to exceed 5% of Purchase Price Property only in City of St. Louis Park One-to-two Unit Occupancy (including Indv'l condo, townhome) |

Approved Community Seconds Program

| 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 | No | Government | FNMA, FHLMC, FHA and VA | 23-2187741 | \$7,500* | 570-558-2490 | 4/3/2027 | 5 Years | Property in County of Lackawanna \$6,500 Downpayment Assistance \$1,000 Closing Cost Grant Separate Note, Security Instrument, & Retention Agreement |
| | https://nwnepa.org/programs/hoc/homebuyer-assistance-programs.html | | | | | | | | | |
| Eligible | Urban Redevelopment Authority of Pittsburgh - Housing Opportunity Fund (HOF) | 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. Depending on AMI percentage will determine the Max Assistance and Repayment Terms |
| | https://houstontx.gov/housing/hap.html | | | | | | | | | |
| 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) | 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"> • 5 years up to \$50,000 • 8 Years for \$50,000.01 to \$75,000 • 10 Years for \$75,000.01 to \$125,000 Primary and 1 Unit only in City of Houston. Applicant must met all HbAP 2.0 guides including AMI limits. |



Federal Home Loan Bank

DO NOT CONTACT THESE COMPANIES

These DPAs are ONLY to be used by the listed Financial Institutions 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) 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 \$20,000 - Community Partners Owner Occupied 1-4 Unit Separate Note, Security Instrument, & Retention Agreement |
| Eligible | FHLB Chicago - Downpayment Plus Program (DPP) 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 Retention Agreement is recorded |
| Eligible | FHLB Dallas Homebuyer Equity Leverage Partnership Program (HELP) 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 | 12/31/2025 | 5 Years Lien is held by FHLB, not member bank. \$20,000 in Arkansas, Louisiana, Mississippi, outside of FHLB Dallas District \$25,000 in New Mexico & Texas |
| Eligible | FHLB Indianapolis Launch Down Payment Assistance Program 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 |

| FHLB cont. | | Approved Financial Institution | Program Eligibility | EIN/FIN | Max Assistance | Contact # | Exp. Date | Forgivability Period | Comments |
|------------|---|--------------------------------|----------------------------|-----------|----------------|--------------|------------|----------------------|--|
| 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 | Home\$tar: \$15,000 Native American Homeownership Initiative: \$25,000 Deed Restriction is recorded as a 2nd lien on the subject property - funds must be treated as subordinate financing |
| | https://www.fhlbdm.com/products-services/affordable-housing/homestart/ | | | | | | | | |

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 https://corp.fhbatl.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 05/08/2026



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. |

Last Updated 05/12/2026