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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

Multiple States		Non-Profit	Closing in the name of	Program Eligibility	EIN/FIN	Max Assistance	Contact #	Exp. Date	Forgivability Period	Comments
Eligible	Home Sweet Home www.fahe.org www.justchoicelending.com	Yes	Federation of Applachian Housing Enterprise (FAHE Inc)	FNMA, FHLMC, FHA, VA	31-0986871	$9,000	859-756-6296	9/16/2026	Non Forgivable	0% interest & Balloon Payment due at 35 Years Available in: KY, TN, IN, VA, WV Not available in **West Virinia** Primary Residence Deed of Trust, Mortgage & Note
Eligible	Project Reinvest www.fahe.org www.justchoicelending.com	Yes	Federation of Applachian Housing Enterprise (FAHE Inc)	FNMA, FHLMC, FHA, VA	31-0986871	$10,500	859-756-6296	9/16/2026	Non Forgivable	0% Interest & Pyable at Refinance or Sale Available in: KY, TN, IN, VA, WV Prmary Residence Deed of Trust, Mortgage, & Note
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 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 Non-Interest bearing; Non Amortizing Deferred loan: Shared Equity loan 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 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 Purchase Price below $447,000 Forigvability based on affordability: 5 Year Affordability - less than $14,999 - 25% starting in year 2 10 Year Affordability - $15,000-$40,000 - 20% starting in year 6 15 Year Affordability - +$40,000 - 10% starting in year 6 .
Eligible	City of Phoenix Section 32 https://www.phoenix.gov/housing/homeownership	No	Government	FNMA, FHLMC, FHA	86-6000233	20% of Appraised Value	602-534-4584	1/27/2027	10 Years	Property in City of Phoenix Forgivability: 20% per year starting in year 6 Net Proceeds recapture reduction of 10% per year until year 5 when remaining waived Note & Deed of Trust

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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 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 Property in City of Concord All Funds must be paid in a lump sum back to the city prior to the end of the 15 year loan term. No monthly payments are required City will share in the appreciation of the property at an established percentage.
Eligible	City of Grass Valley First Time Homebuyer 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 Forigvability based on affordability: 5 Year Affordability - less than $15,000 10 Year Affordability - $15,000-$40,000 15 Year Affordability - +$40,000 Note & Deed of Trust Signed at Closing
Eligible	City of Simi Valley 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 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 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. Proximity Housing Share of Appreciation of 16.5% at sale, non-occupancy, or 55 Years
Eligible	USC Faculty & Staff Housing Program 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.

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Approved Community Seconds 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 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. Max Sales Price: $636,806 0% Interest, deferred payments. Forgiven after 15 years if owner occupied and no sale/transfer of title.
Eligible	City of Boca Raton SHIP 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. Forgiven after 20 years if owner occupied and no sale/transfer of title.
Eligible	City of Lakeland Home Purchase Assistance Homebuyers | City of Lakeland	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.
Eligible	City of St Petersburg - SHIP 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 Forgivability is dependent on property locations & Area Median Income Monthly Payments may be required.
Eligible	City of Westlake - Housing Assistance Purchase Program Yearly (HAPPY) 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. 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
Eligible	Hallandale Beach Community Redevelopment Agency - First-Time Homebuyer Program 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. Subject Purchase Price cannot exceed $327,750.

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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	MiamiDade (MDEAT) Homeownership Assistance Program (HAP) 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** Note & Mortgage Filed Closing Agents must be registered with Miami-Date County Finance Dept. 2-4 Units are NOT acceptable
Eligible	Orange County Down Payment Assistance Program 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 Property must by in Orange County 1-Unit Property (even in multi-unit property) No Manufactured Homes Max Assistance based on Income
Eligible	Palm Beach County - SHIP 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. Forgiven after 30 years if owner occupied and no sale/transfer of title. Subject Purchase Price cannot exceed $568,557
Eligible	Pasco County Community Development Down Payment Assistance 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** 0% interest, deferred payments. Forgiven after 30 years if owner occupied and no sale/transfer of title.
Eligible	Pinella County Home Buying Program https://pinellas.gov/programs/down-payment-assistance/	No	Government	FNMA, FHLMC, USDA,VA, FHA	59-6000800	up to $75,000	727-464-8237	8/28/2027	15 Years	Property in Pinella County Only Fully forgiven if owner occupied and no sale/transfer of title. Period of Affodability based on Amount: 10 Years < $50,000, 15 Years >$50,000 Subject Purchase Price cannot exceed $394,000 Mortgage, Note, & Recapture Agreement
Eligible	Volusia County Homebuyer Assistance Program 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. Subject Purchase Price cannot exceed $327,750.

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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	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 Municiplaties.
Georgia		**Non-Profit**	**Closing in the name of**	**Program Eligibility**	**EIN/FIN**	**Max Assistance**	**Contact #**	**Exp. Date**	**Forgivability Period**	**Comments**
Eligible	Georgia Housing Finance Authority - Community HOME Investment Program (CHIP) https://dca.georgia.gov/affordable-housing/housing-development/home-investment-partnerships-program-home/community-home	No	Government	FNMA, FHLMC, FHA and VA	58-1222605	$40,000	470-808-4977	10/29/2027	Under $25K - 5 Years Over $25K - 10 Years	Purchase of a CHIP property Note, Loan Agreement, Deed, Collateral Assignment
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 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
Eligible	Home Grown - City of Chicago 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 Fully Forgiven after 5 Years, if repayment is triggered remaining balance must be repaid in full.
Eligible	St. Clair County Home Buyer Assistance Program 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. 0% Fixed Interest up to 5 years forgivable loan, subject to recapture.

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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) 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)
Eligible	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)
New York		**Non-Profit**	**Closing in the name of**	**Program Eligibility**	**EIN/FIN**	**Max Assistance**	**Contact #**	**Exp. Date**	**Forgivability Period**	**Comments**
Eligible	Kiryas Joel Community Housing Development Organization https://hcr.ny.gov/nys-home-program	Yes	Government	FNMA, FHLMC, FHA and VA	06-1354643	$80,000	570-558-2490	11/3/2027	10 Years	Property in Village of Kiryas Joel, New York Note, Mortgage, Restrictive Covenant
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 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 $6,500 Downpayment Assistance $1,000 Closing Cost Grant Separate Note, Security Instrument, & Retention Agreement
Eligible	Scranton Neighborhood Housing Services 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 Assistance: $5,000 Minimum & Max 10% of purchase price Equity recapture within the 5 year affordability period Scranton has Right of First Refusal if sold during 5 year period Separtate Note & Security Instrument

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Approved Community Seconds Program

Pennsylvania cont.		Non-Profit	Closing in the name of	Program Eligibility	EIN/FIN	Max Assistance	Contact #	Exp. Date	Forgivability Period	Comments
Eligible	Urban Redevelopment Authority of Pittsburgh - Housing Opportunity Fund (HOF) 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. Depending on AMI percentage will determine the Max Assistance and Repayment Terms
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) 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. • 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.

Last Updated 11/03/2026

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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) 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	12/31/2026	5 Years	Lien is held by FHLB, not member bank. $20,000 in Arkansas, Louisiana, Mississippi, outside of FHLB Dallas District $25,000 in New Mexico & Texas Retention Agreement is recorded
Eligible	FHLB Des Moines HomeStart https://www.fhlbdm.com/products-services/affordable-housing/homestart/	Minnesota Lakes Bank	FNMA, FHLMC, USDA,VA, FHA	42-6000149	See Comments	515-956-4343	10/21/2027	5 Years	Home$tart: $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

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 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) 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 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 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	12/15/2025	$15,000	

Last Updated 10/21/2026

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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