









<u>SOURCE</u>	<u>PROGRAM</u>		<u>TYPE</u>	<u>DESCRIPTION</u>	<u>QR</u>
NFC Neighborhood Finance Corp	J2H JOURNEY TO HOMEOWNERSHIP	FB	DEFERRED LOAN	African American's can utilize \$10,500 or \$15,000 deferred loan at 0% interest (.08% APR) that will have no payments and will be due on sale or with a cash-out refinance.	
NFC Neighborhood Finance Corp	NEIGHBORHOOD REINVEST	FB	DEFERRED LOAN	An eligible homebuyer earning below 100% of the area median income may apply to receive a \$10,500 30-year deferred loan at 0.00% interest rate (APR 0.00%) for down payment on a home in an NFC lending area.	
IFA Iowa Finance Authority	FIRSTHOME PROGRAM		GRANT	FirstHome Down Payment and Closing Costs Assistance. The down payment and closing costs assistance grant provides homebuyers with a \$2,500 grant to assist with down payment and closing costs.	
IFA Iowa Finance Authority	FIRSTHOME PROGRAM		DEFERRED LOAN	FirstHome Down Payment and Closing Costs Assistance. The 2nd Loan program offers a loan of up to 5% of the home's sale price with no maximum and is repayable at time of sale, refinance or first mortgage is paid in full. No monthly payment required!	
IFA Iowa Finance Authority	HOMES FOR IOWANS		DEFERRED LOAN	The 2nd Loan program offers a loan of up to 5% of the home's sale price with no maximum and is repayable at time of sale, refinance of first mortgage paid in full. No monthly payment required!	
FHLB Federal Home Loan Bank	Home\$tart®		GRANT	Qualifying first-time homebuyers purchasing a home to be used as their primary residence may utilize \$15,000 for down payment and closing cost assistance. (HEADS UP - This distributes quarterly and typically run out of funds pretty quickly)	
FHLBank Chicago	Downpayment Plus (DPP®)		GRANT	Downpayment Plus is a program that provides down payment and closing cost assistance for income-eligible homebuyers.	
FHLBank Chicago	Downpayment Plus Advantage® (DPP Advantage®)		GRANT	Downpayment Plus Advantage is a similar program but assists income-eligible homebuyers participating in homeownership programs offered by nonprofit organizations that provide mortgage financing directly to the homebuyer. Nonprofit organizations providing direct first-mortgage financing, such as Habitat for Humanity or Neighborhood Housing Services, must partner with an FHLBank Chicago member financial institution to access DPP Advantage funds.	
New American Funding	NAF CASH		SPECIAL LOAN PROGRAM	NAF Cash buys your dream home upfront with cash, then sells it back to you at the original price (plus a small convenience fee that can be rolled into your financing) once you're ready to move in with permanent financing. Need to move in before selling your current home? No worries! With NAF Cash, you can rent your new home while you sell your old one or finalize your financing.	