

Mortgage Loan Programs

for those with less than a 20% down payment



Mortgage Loan

Heartland Bank offers this flexible, low down-payment loan option for home buyers in qualifying areas who are income-eligible.



Closing Cost Grant

We offer a forgivable grant of up to \$2,000 per qualifying household for first-time and repeat home buyers to help you achieve your dream of home ownership.

Freddie Mac Home Possible®

A potential opportunity to receive up to \$1500 in down payment assistance or closing cost assistance if you meet the income and other qualifying criteria.

FHA Program

A variety of loan options with looser financial requirements and low down payment options for qualified buyers.

Freddie Mac BorrowSmartSM Assistance

A potential opportunity to receive up to \$1500 in down payment assistance or closing cost assistance if you meet the income and other qualifying criteria.

Rural Development Program

Loan options for property in eligible rural areas with no down payment required.

Downpayment Plus (DPP®) Grant

A forgivable grant for income-eligible home buyers that can provide funds for down payment and closing cost assistance.

IHDA Access Programs

Home loan options for qualified home buyers who meet the criteria for a mortgage loan, but lack the funds for down payment.

Contact one of our expert Mortgage Bankers today to find the program that is right for you!

