

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.

HOME I-Matters Mortgage Loan

A fixed rate loan option for ITIN holders.

HomeReady® and Home Possible® Programs

Loan options that can help get a jump-start on the mortgage process and overcome financial barriers.

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 \$2,500 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

Qualified homebuyers lacking down payment funds may be eligible for assistance loans — options include forgivable, deferred, or repayable terms.

VA Loans

100% financing loan options for veterans, reservists, active duty and surviving spouses of veterans.

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