



## Down Payment and Closing Cost Assistance Programs as of 2/11/2026

*Products are available for purchase transactions only.*

### Second Mortgage

- 15-year fixed rate loan.
- Interest rate = 1<sup>st</sup> Mortgage rate plus 2.00%.
- Maximum amount of second mortgage is 8% based on the lesser of sales price or appraised value.
- Finally Home! Homebuyer Education is required. Only one certificate is required per loan.
- **Occupying** borrowers must contribute at least \$500 of their OWN funds into the transaction.
- [Documents](#) are available on the login page and home page of Lender Connection.

### Idaho Heroes Second Mortgage

- **Available to nurses, teachers, and first responders (firefighters, police, paramedics and EMTs), active military and veterans.**
- 15-year fixed rate loan.
- Interest rate = 1<sup>st</sup> Mortgage rate plus 2.00%.
- Maximum amount of second mortgage is 8% based on the lesser of sales price or appraised value.
- Finally Home! Homebuyer Education is required. Only one certificate is required per loan.
- **\$500 borrower contribution requirement waived.**
- The rate add-on for DPA, to the conventional **HFA** first mortgage, will be reduced by .125%.
- [Documents](#) are available on the login page and home page of Lender Connection.