

# DREAM FUND



The Lewis & Clark Development Group is North Dakota's only NeighborWorks America chartered organization. LCDG offers various housing programs and services like the DREAM Fund, which provides financing that traditional lending programs cannot accommodate:

**D**own payment and closing costs

**R**ehabilitation

**E**mergency Repairs

**A**nd other housing-related loans, including construction and construction-bridge loans

**M**ortgage assistance to overcome lending barriers, including appraisal and affordability gaps



**Lewis & Clark**  
DEVELOPMENT GROUP

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## ***What is the DREAM Fund?***

The DREAM Fund only offers financing that traditional lenders are unable to provide and potential borrowers must talk to their lenders first.

The DREAM Fund is not intended to be a lower-cost alternative to traditional financing.

The DREAM Fund only provides loans to borrowers who have, or can, demonstrate the character and capacity to meet their loan payments.

### ***Eligibility:***

Persons living throughout North Dakota and in Corson County, SD are eligible for the DREAM Fund.

### ***Requirements:***

The property must be owner-occupied within 60 days of the loan closing, except in the case of construction financing. Mobile homes not on a permanent foundation do not qualify. Homebuyer education may be required.

### ***Rates and Terms:***

Rates and terms are structured so total payments are affordable to the borrower. Interest rates are typically at market rate or lower.

### ***Fees:***

An application fee is charged. Fees for other out-of-pocket expenses incurred by Lewis & Clark Development Group may also be applied.

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**For more information, contact  
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Lewis & Clark Development Group is an equal opportunity provider, employer, and lender.

CommunityWorks North Dakota NMLS #177084

