



## DREAM Fund

Lewis & Clark Development Group is North Dakota's only NeighborWorks America chartered organization. LCD Group 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



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## What is the DREAM Fund?

The DREAM Fund provides financing that traditional lenders are unable to provide.

This innovative program helps borrowers meet down payment and closing costs, finance rehabilitation and emergency repairs, and assist with other housing related costs.

### Eligibility:

Persons living throughout North Dakota and in Corson County, South Dakota are eligible for the DREAM Fund. Loans are awarded to borrowers who have, or can, demonstrate the character and capacity to meet their loan payments.

### Property Requirements:

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

### Conditions, Rates, Terms and Fees:

- The DREAM Fund is a collaborative program involving the borrower, lender, and LCD Group
- Rates and terms are structured so total payments are affordable to the borrower. Interest rates are typically at market rate or lower.
- An application fee is charged. Fees for other out-of-pocket expenses incurred by Lewis & Clark Development Group may also be applied.
- Homebuyer education may be required.

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Lewis & Clark Development Group is an equal opportunity provider, employer, and lender.

CommunityWorks North Dakota NMLS #177084



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