



Essential Public Employee Program

The Essential Public Employee Program (EP2) provides home loan down payment and closing cost assistance for individuals employed by a city, county, school district, medical or long-term care facility, the state of North Dakota, or others as determined by Lewis & Clark Development Group.

This program provides loans for up to \$10,000 and works with any North Dakota bank or credit union.



200 First Avenue NW • Mandan, ND 58554
www.lcdgroup.org

Eligible Applicants: Individuals employed by...

- City government
- County government
- State government
- Law enforcement: Officers and support staff
- Emergency services:
 - Professional and volunteer firefighters
 - Professional and volunteer first-responders
 - Support staff
- School district:
 - Teachers
 - Paraprofessionals
 - Support Staff
 - Administration
- Medical or long-term care facility or
- Others as determined by Lewis & Clark Development Group

Requirements & Additional Uses

All applicants must meet minimum down payment requirements. EP2 Program can be used to avoid mortgage insurance for a more affordable house payment.

Terms & Rates

Loan up for \$10,000 with interest rates as low as four percent (4%) for up to ten years.

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

CommunityWorks North Dakota NMLS #177084



Contact:

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