



VA Matrix

revised 5/3/2022

Down Payment Assistance Programs

- Eligible – must be approved by FSB and allowed by VA

- Single Family, One unit Only
- Second Trust Deed provided by Government Entity
- Non-Profit Organizations – Not Allowed
- Must provide the “complete” documents outlining the terms for the DPA 2nd
- Terms have to be provided to FSB to calculate into housing and debt to income ratios and/or verify that the second is a “silent second”.