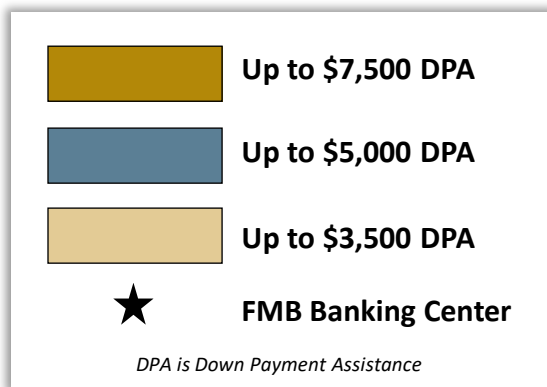


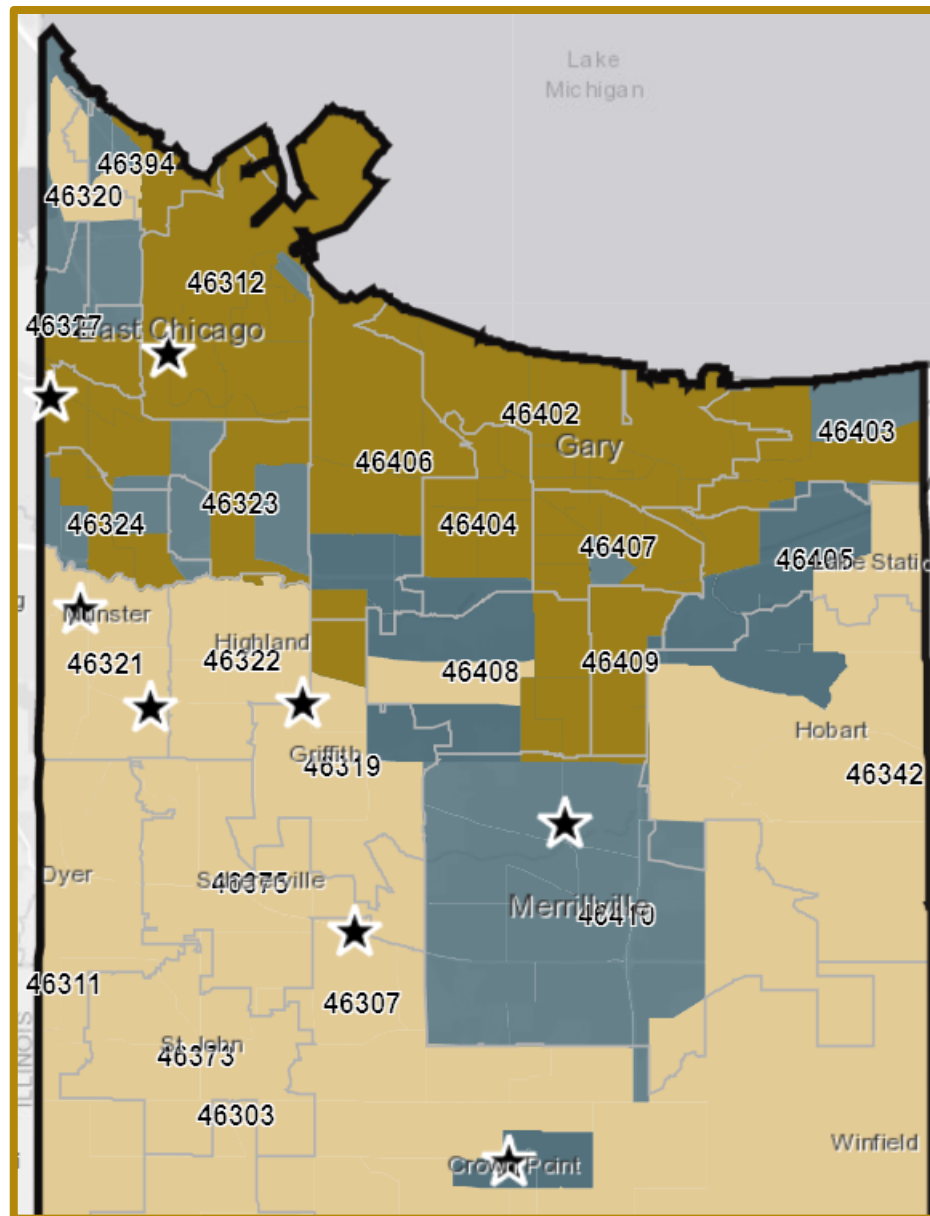
Next Horizon Mortgage Program DPA Grant Qualification: (Northern) Lake County, IN



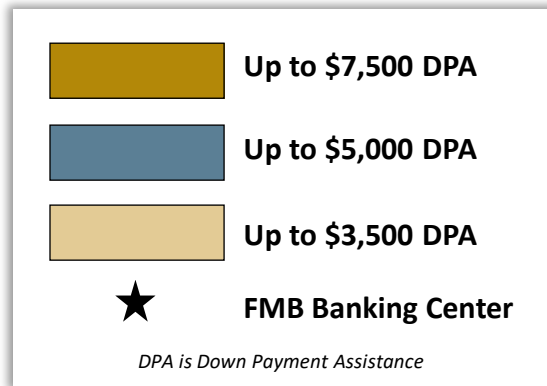
Map is published as of August 2022 and provides general information related to our Next Horizon Mortgage Program and the Community Home Buyer Down Payment Assistance (DPA) Grant. Maps and Next Horizon eligibility information are subject to change and should not be relied upon to determine eligibility. Other Mortgage products are also available and local down payment assistance may be available (subject to eligibility). To learn more about the eligibility requirements and determine if you qualify, contact a [Community Home Lending Officer](#).

Next Horizon Mortgage Program Eligibility Requirements and Information:

Available to qualifying first-time homebuyers and those looking to refinance within the First Merchants footprint. Repeat homebuyers in certain areas may also be eligible. First Merchants Down Payment Assistance (DPA) Grants may be available for purchases in specific areas and/or for applicants meeting certain income and other eligibility guidelines. If eligible, DPA amount may vary based on applicant qualifications. Property and income qualifications are based on The Federal Financial Institutions Examination Council's (FFIEC's) census tract and income data, which is subject to change. You may have out-of-pocket closing costs. Subject to additional underwriting requirements and credit approval. For additional information, visit www.firstmerchants.com/next-horizon-mortgage.



Next Horizon Mortgage Program DPA Grant Qualification: Lake County, IN



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