Close More Loans.
Help More Buyers.

Down Payment® RESOURCE

Down Payment Resource® is the industry's most comprehensive solution for identifying, managing, and offering down payment assistance (DPA) programs. We make DPA easy, scalable, and integrated into your daily workflow—so you can close more loans, serve more buyers, and stay ahead in today's market.

DPA Directory — *For Product Teams*

Manage your entire DPA portfolio in one place.

- Instant access to all programs in your footprint, updated monthly
- Apply custom overlays for FICO, property type, and income
- Eliminate spreadsheets and manual tracking
- Export data for compliance, reporting, and product strategy
- Integrates with LO & Underwriter Portals for full team alignment

LO Portal — *For Loan Officers*

Quickly match your borrowers with eligible DPA programs.

- Instantly match borrowers with company-approved programs
- Compare up to 4 programs side by side
- Help more borrowers qualify and close
- Improve DTI ratios and reduce cash-to-close barriers
- Strengthen agent referrals with broader financing options

Underwriter Portal — *For Underwriters*

Fast, confident DPA validations—without manual research.

- Access real-time, file-specific eligibility data
- Confirm overlays, program status, income/price limits
- Reduce risk and underwriting delays
- Eliminate the need for internal program spreadsheets

Consumer Portal — *For Borrower Engagement*

Turn your marketing into high-intent DPA leads.

- Personalized landing page embedded in your digital channels
- Matches buyers with DPA programs based on where they want to buy
- Instant lead alerts with full program search results
- Mobile-friendly and brand-safe—no third-party redirects
- Ideal for social media, email, events, and co-marketing

Seamless DPA Matching Inside Encompass®

Your new competitive advantage, built right into your LOS. The DPR Encompass® integration delivers smarter, faster DPA matching for every file.

- Instant alerts for eligible DPAs—no toggling required
- Smart matching using loan file data like address, income, and household size
- Automated condition import reduces manual entry
- Continuous eligibility monitoring with every file save
- Custom field mapping allows for DPA tracking and reporting
- Tailored access for LOs, UWs, and Admins

Ready to Make DPA a Growth Engine?

Down Payment Resource® equips you with the tools, data, and automation to lead in a changing market. Whether you want to improve pull-through, support CRA goals, or just serve more buyers, we're your partner in making homeownership possible.

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