

For Immediate Release
Friday, February 27, 2026

Contact: Andrew Field
afield@ihda.org

Illinois Housing Development Authority Announces Lender and Loan Officer Award Winners

*More than 5,000 new homeowners assisted across Illinois in
2025 through IHDA Mortgage programs*

CHICAGO – The Illinois Housing Development Authority’s Homeownership Department (IHDA Mortgage) announced the recipients of its annual Lender and Loan Officer Awards, recognizing the banks, mortgage lenders, credit unions, and loan officers who assisted the most homebuyers using IHDA Mortgage programs in 2025.

“IHDA’s programs make a meaningful difference for families who may not otherwise have access to affordable mortgage financing,” **said IHDA Executive Director Kristin Faust**. “Down payment assistance can be the deciding factor between continuing to rent and finally purchasing a home. Our partners are on the front lines, working one-on-one with families to navigate the mortgage process and access critical down payment assistance. Together, we are not just closing loans, we are opening doors to long-term financial stability, generational wealth, and stronger communities across Illinois.”

In 2025, IHDA Mortgage lenders originated \$1 billion in first mortgages and provided \$54.2 million in down payment assistance, helping a total of 5,024 individuals and families purchase homes. Nearly 89 percent of those served were first-time homebuyers, underscoring IHDA Mortgage’s continued impact in expanding access to homeownership. The average home purchase price was \$211,000, and the average homebuyer income was approximately \$75,000, reflecting IHDA’s focus on serving working families throughout Illinois.

Neighborhood Loans was named Top Lender Statewide, assisting 633 homebuyers through IHDA Mortgage programs in 2025. Of those, 603 were in the Chicagoland area, earning the company the distinction of Top Regional Lender – Chicagoland as well. Neighborhood Loans accounted for nearly 13 percent of IHDA Mortgage’s 2025 production.

Additional 2025 IHDA Mortgage Lender Award winners include:

- Northwest Illinois Region – GreenState Credit Union
- Central Illinois Region – Flat Branch Home Loans
- Southern Illinois Region – New American Funding

“A financial institution is only as strong as the professionals who serve clients every day,” **said Tara Pavlik, Managing Director of IHDA’s Homeownership Department.** “These loan officers go beyond processing applications; they educate buyers, answer difficult questions, and help families feel confident in one of the most important financial decisions of their lives. Their dedication ensures that IHDA Mortgage resources reach the households who need them most, in every corner of our state.”

Individual loan officers were also recognized for their outstanding service and production. The 2025 Loan Officer Award for Illinois was awarded to **Saul Pinela of Neighborhood Loans**, who assisted 99 homebuyers through IHDA Mortgage programs last year, earning him the Loan Officer Award for the Chicagoland Region.

Additional 2025 IHDA Mortgage Loan Officer Award winners include:

- Northwest Illinois Region – Diego Ramos, Fairway Mortgage
- Central Illinois Region – Bobby Brown, Flat Branch Home Loans
- Southern Illinois Region – Eric White, Fairway Mortgage

In recognition of their efforts, the IHDA Mortgage team will travel throughout the state to personally recognize this year’s award recipients. A full list of the 2025 Lender and Loan Officer Award winners is available on the [IHDA Mortgage website](#).

Mortgage lenders, banks, and credit unions interested in offering IHDA Mortgage programs can apply at [IHDA Mortgage](#).

IHDA Mortgage offers up to \$10,000 in down payment assistance paired with a competitive 30-year, fixed-rate mortgage. The program is designed to help income-eligible homebuyers overcome upfront cost barriers and secure stable, affordable housing. Homebuyers interested in purchasing a home with IHDA assistance can find a participating lender can [here](#) to begin their journey.

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About the Illinois Housing Development Authority

IHDA is a self-supporting and mission-driven state agency dedicated to financing the creation and preservation of affordable housing in Illinois. IHDA offers affordable

mortgages and down payment assistance for homebuyers, provides financing for the development of affordable rental housing, and manages a variety of assistance programs to create communities where all Illinoisans can live, work, and thrive. Since it was established in 1967, IHDA has delivered more than \$29 billion in state, federal, and leveraged financing to make possible the purchase, development, or rehabilitation of 335,750 homes and apartments for low- and middle-income households. For more information on IHDA programs, visit www.ihda.org.