



# DOWNPAYMENT PLUS<sup>®</sup> PROGRAM

**Wintrust Mortgage** offers terrific mortgage programs for buyers with little or no money saved up for a down payment. And now, you can use a combination of programs to help get the home you want.

HOMEBUYER'S NET CONTRIBUTION	MAXIMUM GRANT AMOUNT
• \$1,000	• \$3,000
• \$1,500	• \$4,500
• \$2,000+	• \$6,000

The Downpayment Plus<sup>®</sup> Program is a matching program funding by the Federal Home Loan Bank of Chicago (FHLBC) provides down payment and closing cost assistance for very low and moderate-income homebuyers. The assistance provided is in the form of a forgivable grant paid on behalf of the borrower at the time the borrower closes on first mortgage financing.

**Homebuyers must meet income eligibility requirements and:**

- Participate in pre-purchase homebuyer counseling
- Live in the home as a primary residence
- Household income and other restrictions apply

**CALL ME TODAY FOR MORE INFORMATION!**

**WINTRUST**  
MORTGAGE



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The table is for illustrative purposes only. Grant can be awarded in any amount from \$3,000 and \$6,000 based on three times the homebuyer's contribution. Downpayment assistance loan limit is subject to change at any time without notice. All approvals subject to underwriting guidelines. The down payment may not be combined with any other FHLBC assistance for the same borrower in the same transaction. Property must be a primary residence. The grant is forgiven on a pro rata basis over a 60-month period and is based on the number of full months the home is owned. Wintrust Mortgage is a division of

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