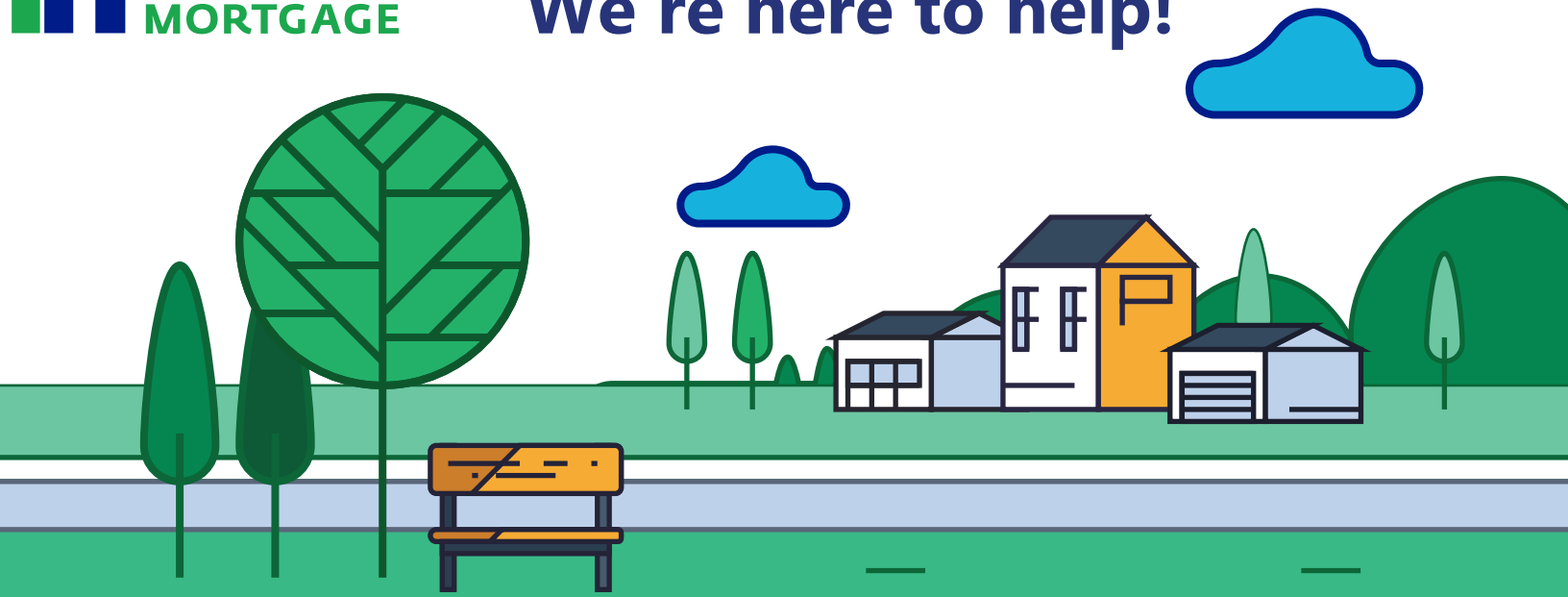


Thinking of buying a home? We're here to help!



Homebuyer Programs For 1st-time and repeat homebuyers!

IHDAccess *Forgivable*

- A no monthly payment, forgivable 2nd mortgage
- Assistance is forgiven after 10 years
- No repayment is required unless home is sold or refinanced before 10 years have passed

4% of the purchase price
up to
\$6,000

Towards downpayment or closing costs

IHDAccess *Deferred*

- A no monthly payment, deferred 2nd mortgage
- Repayment is due when the home is sold or refinanced, or after 30 years (whichever is soonest)
- Can be prepaid anytime after closing without penalty

5% of the purchase price
up to
\$7,500

Towards downpayment or closing costs

IHDAccess *Repayable*

- A zero interest, repayable 2nd mortgage
- Repayment is paid monthly at the same time as the 1st mortgage
- The payment is calculated over a 10-year term and is the assistance amount divided by 120 months

10% of the purchase price
up to
\$10,000

Towards downpayment or closing costs

Since 1967, IHDA has been working to keep homeownership affordable across Illinois.

In connection with the IHDA Down Payment Assistance Programs, IHDA makes no promises, representations, or warranties to any party, including any borrower, about the actual benefit an IHDA loan might provide in specific situations. Each borrower's situation is different, and potential borrowers should seek the advice of a financial advisor, attorney, or housing counselor before entering into any loan.

