



FORTRESS
BANK

IHDAAccess
MORTGAGE

Down Payment Assistance
for homes in Illinois

4%

IHDAAccess *Forgivable*

4% of the Purchase Price | Up to \$6,000 Max | 10 years forgivable
NO monthly payment | Assistance is forgiven by a monthly proration

5%

IHDAAccess *Deferred*

5% of the Purchase Price | Up to \$7,500 Max | 30 year term
NO monthly payment | 0% interest | Can be prepaid at any time
Full amount due at maturity or upon "repayment event" (refi, sale of home, etc)

10%

IHDAAccess *Repayable*

10% of the Purchase Price | Up to \$10,000 Max | 10 year term
0% interest | Monthly payment = DPA Amount/120 months

First Time AND Non First Time Homebuyers Allowed
No County Specific Requirement | New Construction Allowed | All Loan Types
Household Income Limit: \$88,920 | Purchase Limit: 1 unit \$259,809
Credit Score: 640 | 45% Debt to Income
Borrower Minimum Contribution = greater of 1% or \$1,000

All subject to qualification, underwriting, and credit approval. Bank NMLS #411364

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