



**FORTRESS**  
BANK

**IHDA**Access  
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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