

## HOME MORTGAGE



We are dream makers...  
with our  
**AMERICAN DREAM MORTGAGE!**

### **PROGRAM ADVANTAGES**

- Fixed interest rate throughout the life of the loan
- No Mortgage Insurance
- No Dollar Reserve Requirements on single-family properties
- Multiple Terms Available
- Up to \$3,000 in Entry Cost Assistance may be available for closing costs, prepaids or down payment
- Repair Escrows of up to \$5,000 may be allowable.

### **PROGRAM HIGHLIGHTS**

#### **ELIGIBLE PROPERTIES**

1-2 unit Primary Residence, Eligible Condos/Townhomes  
Owner-Occupied Residences Only

#### **MAXIMUM PURCHASE PRICE**

Determined by income level—Maximum household income limited to 80% of HUD area median income.

#### **MINIMUM LOAN AMOUNT**

No minimum.

#### **DOWN PAYMENT**

97% Loan-to-Value (LTV) on first Mortgage\*

#### **ADDITIONAL FINANCING**

Combination of 1st Mortgage Maximum up to 97% LTV  
Total Loan-to-Value (TLTV) up to 110%  
\*Note: 95% LTV in CA, AZ, NV and up to 100% TLTV

#### **BUYER EDUCATION**

Borrower(s) required to complete Home Ownership Counseling. For counseling or training, contact Chris Burk at Housing and Credit Counseling, Inc., 785-234-0217 ext 317 or 800- 383-0217 ext 317, Topeka, KS

#### **APPLICATION PROCESS**

Apply US Bank. Contact LaDonna Ali, CRA Mortgage Loan Officer, 816-743- 6206, or [ladonna.ali@usbank.com](mailto:ladonna.ali@usbank.com) or <http://mtg.usbank.com/ladonna.ali>



Loan approval is subject to program guidelines. Not all loan programs are available in all states for all loan amounts. Interest rate and program terms are subject to change without notice. Last update: 1/12/09 Produce #s: 3252,3272 10810111818 Member FDIC