



# Lower Your Borrowing Costs

Up to \$10,000 available for the purchase of your home

If you want to buy a home and have a steady income and good credit, Flora Savings Bank and the Federal Home Loan Bank of Chicago can help.

Through the Downpayment Plus<sup>®</sup> Program\*, up to \$10,000 may be available to eligible homebuyers to use toward down payment and closing costs. Ask one of our loan officers today about the Downpayment Plus Program to see if you are eligible.

Homebuyers must meet income eligibility requirements and:

- Contribute at least \$1,000 to the purchase of the home
- Complete pre-purchase homebuyer education and counseling
- Live in the home as your primary residence

Flora Savings Bank is committed to helping our neighbors. We can help lower your borrowing costs if you qualify for the Downpayment Plus Program.

## Flora Savings Bank Lending Team

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\* Downpayment Plus is a program from the Federal Home Loan Bank of Chicago. Restrictions apply. Please see the Federal Home Loan Bank of Chicago's website at [www.fhlbc.com](http://www.fhlbc.com) for complete requirements. "Downpayment Plus" is a registered trademark of the Federal Home Loan Bank of Chicago.

Sample Loan: \$100,000 loan, financed for 30 years, 20% down payment, Annual Percentage Rate (APR) of 5.972%, 360 payments of \$591.54. Down payment varies based on qualifying credit. Payments shown do not include real estate taxes or insurance. Any included taxes and insurance will increase the monthly payment. Property insurance is required. Offer cannot be combined with any other offer. Some restrictions may apply. Subject to credit approval. Available for 1-4 family owner-occupied residential property only. NMLS 466084

Apply online @ [florasavings.com](http://florasavings.com)!