

GET \$6,000 TOWARD YOUR NEXT HOME

The Illinois Housing Development Authority (IHDA) has reopened the door on making homebuying more accessible. The return of Opening Doors means financial assistance for qualified Illinois homebuyers that can be used toward a down payment or closing costs.

GET \$6,000 IN FINANCIAL ASSISTANCE

You could receive \$6,000 in financial assistance to be used toward a down payment or closing costs.

NO MONTHLY PAYMENTS

Financial assistance is forgiven after five years, and no monthly payments are due from the borrower.*

WIDE ELIGIBILITY

Available to first-time and repeat buyers in any county in Illinois, along with increased income and purchase price limits.

**THIS IS YOUR CHANCE TO GO FOR
THE HOME OF YOUR DREAMS.
CONTACT ME TODAY
TO LEARN MORE!**



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*A 0% interest 2nd mortgage for \$6,000 in down payment and/or closing cost assistance. This 2nd loan is forgiven after five years. If home is sold or refinanced within this time period, the remaining portion of the down payment will need to be paid back to IHDA. Borrower investment must be the greater of 1% or \$1,000 of purchase. Property must be an Illinois primary residence. This forgivable second is required to be used in conjunction with an IHDA 30-year fixed rate 1st mortgage. Homeownership education completion required. Income and purchase price limits apply. Restrictions apply depending on program selected. Programs, rates, terms, and conditions are subject to change at any time and without notice. All approvals are subject to underwriting guidelines. Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank NMLS #449042. © 2023 Wintrust Mortgage