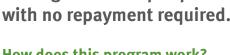
AMP up your homebuying power

with the Stifel Bank & Trust Affordable Mortgage Program



Stifel Bank & Trust can make buying your home up to \$7,500 more affordable.

Stifel Bank & Trust will provide qualified homebuyers a contribution towards closing costs and pre-paid items1 up to \$7,500 with no repayment required.





How does this program work?

Benefit	Reduce your total cash to close with a lender contribution to cover closing cost & pre-paid items¹
Location	St. Louis area; other geographic restrictions apply
Income Limits	Restrictions apply
Loan Type	FHA or Conventional
Property Type ²	Purchase transactions only; Owner-Occupied Single Family, Condo, Townhome, or 2-4 family residence
Down Payment	As low as 3%, program may be combined with certain down payment assistance programs
Interest Rate	Competitive market-rates
Borrower Status	Not required to be a first-time homebuyer
Loan Amount	There is no minimum loan amount — maximum loan amount as determined by FHA, Fannie Mae, or Freddie Mac

¹ Maximum lender contribution of \$7,500 is subject to limitations of selected loan type – FHA or conventional. Additional eligibility requirements apply. FHA – closing cost contribution limited to the lesser of actual costs incurred or 6% of the sale price.

Conventional – closing cost contribution limited to the lesser of the actual costs incurred or 3% (< 10% down), 6% (10 – 24.99%), or 9% (25% or more) of sale price.

Closing cost contribution provided by Stifel Bank & Trust does not require repayment. This is not an offer to lend, subject to approval and availability of program funding.

Connect with Stifel Bank & Trust to see if you qualify and learn more about the program.

See how Stifel Bank & Trust can help with your home purchase or refinance today!



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² Borrower may be required to participate in homeownership education program.