

# AMP up your homebuying power

with the Stifel Bank & Trust  
**A**ffordable **M**ortgage **P**rogram

Stifel Bank & Trust can make buying your home up to **\$5,000 more affordable.**

Stifel Bank & Trust will provide qualified homebuyers a contribution towards **closing costs and pre-paid items<sup>1</sup> up to \$5,000 with no repayment required.**

## How does this program work?

<b>Benefit</b>	Reduce your total cash to close with a lender contribution to cover <b>closing cost &amp; pre-paid items<sup>1</sup></b>
<b>Location</b>	St. Louis area; other geographic restrictions apply
<b>Income Limits</b>	Restrictions apply
<b>Loan Type</b>	FHA or Conventional
<b>Property Type<sup>2</sup></b>	Purchase transactions only; Owner-Occupied Single Family, Condo, Townhome, or 2-4 family residence
<b>Down Payment</b>	As low as 3%, program may be combined with certain down payment assistance programs
<b>Interest Rate</b>	Competitive market-rates
<b>Borrower Status</b>	Not required to be a first-time homebuyer
<b>Loan Amount</b>	There is no minimum loan amount – maximum loan amount as determined by FHA, Fannie Mae, or Freddie Mac

<sup>1</sup> Maximum lender contribution of \$5,000 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.

<sup>2</sup> Borrower may be required to participate in homeownership education program.

**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 a Stifel Bank & Trust Lender 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!*

**STIFEL** | STIFEL BANK & TRUST

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Please contact your Stifel Bank & Trust Lender for loan program details. This information is provided for informational purposes only and is not intended to extend consumer credit as defined by section 1026.2 of Regulation "Z." Interest rate, program terms, and conditions are subject to change without notice.

