

AMP up your homebuying power

with the Stifel Bank & Trust
Affordable **M**ortgage **P**rogram

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, Conventional or VA
Property Type²	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, Conventional or VA. 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.
VA – closing cost contribution limited to the lesser of actual costs incurred or 4% of the sale price.

² 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 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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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.

