

WORK & LIVE ST. LOUIS

Affordable Home Purchase & Refinance Program for City Municipal Employees

- ▶ You work hard for the City of St Louis.
- ▶ We work hard for homeownership.
- ▶ Let's work together for homeownership in the City of St. Louis.

Homeownership creates stronger communities, stabilizes neighborhoods, and helps develop personal wealth that can be passed down through families.

Let Stifel Bank help you invest in your future with an affordable home loan with the Work & Live St. Louis Affordable Home Loan Program for the City of St. Louis Municipal Employees.

This program, brought to you by Stifel Bank, is open to Employees of the **City of St. Louis, St. Louis Public Schools, St. Louis Public Library, and Lambert International Airport.**

WORK & LIVE ST. LOUIS

Affordable Home Loan Program for municipal employees of the City of St. Louis, exclusively from Stifel Bank, in cooperation with the Office of Financial Empowerment:

A mortgage loan from Stifel Bank tailored to your needs, and the following benefits:

- > **Waived Bank Fees** (~\$500 value)
- > Low Interest Rates
- > Extensive Loan Programs
- > FHA, VA, and Conventional Loans
- > First-time Buyer Programs available
- > Doing business with a local bank

Eligible Property Types:

- > Single Family Home
- > 2 to 4 Family Home
- > Condo or Townhome
- > Primary Residence
- > Investment Property

- ▶ **NO** Application Fee
- NO** Origination Fee
- NO** Points
- NO** Junk Fees

PLUS...

Stifel Bank is a registered lender for **MHDC Down Payment Assistance** programs to be used when purchasing a home.

You may qualify for down payment assistance if you are:

- > **A FIRST TIME HOME BUYER**
or
- > **PURCHASING A HOME IN A TARGETED AREA**

Contact Stifel Bank today **(314) 317-6920** or email: WorkLiveSTL@StifelBank.com

STIFEL

STIFEL BANK & TRUST

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Please contact a Stifel Bank Lender for loan program details. This document is provided for informational purposes 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.