

Want a home of your own, but can't meet the down payment and closing costs?



The Village of Plainfield, in association with a number of Illinois communities, now offer a way for you to get a home of your own through their sponsorship of the Assist Program, a first-time homebuyer's down payment assistance program.

What is Assist?

Assist is a program that will offer individuals and families with a FHA/VA, or conventional, 30-year, fixed-rate mortgage and offers a full 4.25% cash gift on the amount borrowed on a mortgage to qualified homebuyers for homes in Plainfield. The cash gift may be used to offset some or all of the home loans' down payment and closing costs. Assist minimizes the amount of money you need on hand to purchase your home.

Am I Eligible?

The program is open to individuals and families who:

- meet the income and purchase price requirements.
- have not owned a home in three years.
- meet the qualifying requirements for a mortgage loan.
- will use the home as their principal residence.
- will use the program for a home purchase, not refinance.



What Type of Home Can I Buy And How Much Can I Spend?

Homes that meet the program guidelines are new or existing, owner-occupied, single family homes, town homes and condominiums. Purchase Price and Income Limits are as follows:

Purchase Price Limit: \$325,895

Income Limits: 1 or 2 persons \$81,700, 3 or more \$93,955

How Do I Sign Up?

1. Contact any of the Plainfield-area participating lenders set out below.
2. Meet the program guidelines and qualify for the new home
3. Close on your purchase and enjoy your new home.

Participating Lenders:

A.J. Rossi National City Bank (815) 609-9042	Jodi Wail Countrywide Bank (866) 867-9648	John Whalen Park National Bank (630) 346-7176	John McCartney Wells Fargo Home Mtg. (630) 820-5219
Keith Brunelli Washington Mutual (815) 609-2336	Paul Leuken 1 st Advantage Mortgage (630) 376-0507	Charlie Zine Amcore Bank (630) 862-2482	Bob Wehman US Bank Home Mortgage (630) 236-5480
Howard Ackerman Fifth Third Bank (312) 704-4144	Brian Harbor Allied First Bank (630) 801-2380	Steve McCormick 1 st Centennial Mtg. (888) 814-6326	Melissa Houdek Professional Mtg Partners (630) 598-2334 x3