



Paving the Way

Homeownership Loan Program

The Hometown Savings Bank - NMLS # 594863



Paving the way to make home buying easier and affordable for homebuyers in Vigo and Clay, IN and Vermilion, IL counties.

CAN BE USED WITH UNITED WAY HOME DOWN PAYMENT ASSISTANCE PROGRAM IF FUNDS ARE AVAILABLE

Loan Requirements:

- Escrows Required for Homeowner Ins & Taxes
- Purchased Home must be Applicants Primary Residence
- Property must be a Single-Family Dwelling

Property Requirements:

- Eligible Counties: Vigo, Clay, and Vermilion IL
- Market Value Appraisals
- Home Inspections Required

Borrower Requirements:

- Limited to Low to Moderate Income Borrowers.
- Must have a Minimum Credit Score of 640.
- Borrower must contribute \$1,000 of their own funds.
- Must have 2 years of consecutive employment.
- Credit Counseling/Financial Literacy Education Required.
- Maximum Debt to Income 43%



Contact a Mortgage Loan Officer from the list below, or scan the QR Code provided for more information and to complete an application.

Lisa Webster (812) 244-5135	- NMLS #803617
Tuyet Goins (812) 244-5166	- NMLS #1403416
Tamara A N Kolodziej (812) 244-5133	- NMLS #461046
Courtney Strain (812) 244-5216	- NMLS #2008587
Jennifer Wright (217) 446-3854	- NMLS #2585895



Subject to Credit Approval
Phone: 812-234-4864

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