

MMRP Lender Matrix

	Purpose	Amount	Property Type	Occupancy/First Time Homebuyers	Geographic Location	Income Restrictions	Recapture Term	Contact
Blueleaf Lending								
Neighborhood Stabilization Program	Grant Recapture Agreement which provides Purchase Assistance for Vacant and Foreclosed Properties	\$35,000.00 Purchase Assistance up to 80% AMI \$25,000.00 Purchase Assistance up to 120% AMI	1-2 Units	Owner Occupied	13 MMRP Target Areas	See Amount Section	15 Year	Henry Gomez hgomez@blueleaflending.com
Citibank								
Neighborhood Stabilization Program	Grant Recapture Agreement which provides Purchase Assistance for Vacant and Foreclosed Properties	\$35,000.00 Purchase Assistance up to 80% AMI \$25,000.00 Purchase Assistance up to 120% AMI	1-2 Units	Owner Occupied	13 MMRP Target Areas	See Amount Section	15 Years	Marlon Sanders marlon.b.sanders@citi.com
Closing Cost Assistance Program	Closing Cost Assistance	*Up to \$1500.00 if property is located in a low-moderate census tract within a Citibank assessment area *Up to \$1500.00 if they earn less than 80% Area Median Income and property is within a Citibank assessment area *If they meet both of the criteria above , they can combine both credits for a total of \$3000.00			Ask about Citibank Assessment Areas		N/A	Marlon Sanders marlon.b.sanders@citi.com
Home Run Mortgage	Low Down Payment	*Up to 97% financing on SFD/loan amounts up to \$417,000. *Up to 95% financing on SFD in certain high cost markets with loan amounts up to \$625,000. *5% Down Payment for Condos or Co-Ops	SFD, Condos, Co-ops					Marlon Sanders marlon.b.sanders@citi.com
FHA	Low Down Payment	3.5% Down Payment with Borrower to have 1% of their own funds in the transaction	1-4 Units Condo incl.		Illinois			Marlon Sanders marlon.b.sanders@citi.com
Devon Bank								
MMRP	Grant Recapture Agreement which provides funds to Homebuyers to Purchase/Rehab a home in a MMRP District	Max. \$35,000.00 Grants for Rehab in MMRP Designated Area	1-4 Units	Owner Occupied	13 MMRP Target Areas	Up to 80% AMI	4 Years	Roger J. Legner rlegner@devonbank.com
Neighborhood Stabilization Program	Grant Recapture Agreement which provides Purchase Assistance for Vacant and Foreclosed Properties	\$35,000.00 Purchase Assistance up to 80% AMI \$25,000.00 Purchase Assistance up to 120% AMI	1-2 Units	Owner Occupied	13 MMRP Target Areas	See Amount Section	15 Years	Roger J. Legner rlegner@devonbank.com
FirstMerit Mortgage								
MMRP	Grant Recapture Agreement which provides funds to Homebuyers to Purchase/Rehab a home in a MMRP District	Max. \$35,000.00 Grants for Rehab in MMRP Designated Area	1-4 Units	Owner Occupied	13 MMRP Target Areas	Up to 80% AMI	4 Years	Regina Broadnax regina.broadnax@firstmerit.com
Neighborhood Stabilization Program	Grant Recapture Agreement which provides Purchase Assistance for Vacant and Foreclosed Properties	\$35,000.00 Purchase Assistance up to 80% AMI \$25,000.00 Purchase Assistance up to 120% AMI	1-2 Units	Owner Occupied	13 MMRP Target Areas	See Amount Section	15 Years	Regina Broadnax regina.broadnax@firstmerit.com
Best Home Mortgage Loan	Low Down Payment	Up to 95% of Purchase Price with no monthly PMI		Do not have to be a first time homebuyer		No maximum income limitation in designated targeted census tracts		Regina Broadnax regina.broadnax@firstmerit.com

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	Purpose	Amount	Property Type	Occupancy/First Time Homebuyers	Geographic Location	Income Restrictions	Recapture Term	Contact
IHDA Smart Move	Down Payment Assistance	Up to \$6,000.00	1-4 Units	Must be First Time Homebuyers or Qualified Veterans and Live in Property as Primary Residence	Illinois	Up to 80% AMI	10 Years	Regina Broadnax regina.broadnax@firstmerit.com
IHDA Welcome Home Heroes	Down Payment Assistance	\$10,000.00 Down Payment Assistance	1-2 Units	*Veterans do not have to be First Time Homebuyers *National Guard must be First Time Homebuyers	Illinois	Household of 1 or 2 \$ 88,320. Household of 3 or 4 \$102,986.	2 Years	Regina Broadnax regina.broadnax@firstmerit.com
HOPE Austin	Forgivable Down Payment & Closing Cost Assistance Grants to Homebuyers Purchasing in Austin Neighborhood	\$15,000.00 Down Payment Assistance	1-4 Units	Owner Occupied	Austin	Up to 80% AMI		Regina Broadnax regina.broadnax@firstmerit.com
TIF Purchase/Rehab	Purchase/Rehab of Acquiring, Rehabilitating Vacant and Foreclosed Properties	Up to 25% of total project cost to Purchase or Purchase/Rehab a vacant property	1-4 Units	Owner Occupied	TIF District	Up to 120% AMI	15 Years	Regina Broadnax regina.broadnax@firstmerit.com
HOPE Elgin	Funds to be used for either down payment assistance, closing costs, rehabilitation costs or a combination	\$10,000.00 Down Payment Assistance		Owner Occupied	Elgin Area	No income Restrictions	5 Years	Regina Broadnax regina.broadnax@firstmerit.com
South Suburban Housing (Inclusive Community Fund)	Down Payment Assistance	Up to \$15,000.00 Down Payment Assistance	1 Unit	Owner Occupied	Ask about Eligible Communities	Up to 120% AMI	5 Years	Regina Broadnax regina.broadnax@firstmerit.com
First Midwest								
Neighborhood Stabilization Program	Grant Recapture Agreement which provides Purchase Assistance for Vacant and Foreclosed Properties	\$35,000.00 Purchase Assistance up to 80% AMI \$25,000.00 Purchase Assistance up to 120% AMI	1-2 Units	Owner Occupied	13 MMRP Target Areas	See Amount Section	15 Years	Cornell Lurry cornell.lurry@firstmidwest.com
IHDA Smart Move	Down Payment Assistance	Up to \$6,000.00	1-4 Units	Must be First Time Homebuyers or Qualified Veterans and Live in Property as Primary Residence	Illinois	Up to 80% AMI	10 Years	Cornell Lurry cornell.lurry@firstmidwest.com
IHDA Welcome Home Heroes	Down Payment Assistance	\$10,000.00 Down Payment Assistance	1-2 Units	*Veterans do not have to be First Time Homebuyers *National Guard must be First Time Homebuyers	Illinois	Household of 1 or 2 \$ 88,320. Household of 3 or 4 \$102,986.	2 Years	Cornell Lurry cornell.lurry@firstmidwest.com
South Suburban Housing (Inclusive Communities Fund)	Down Payment and Closing Cost Assistance	* 80% AMI, Up to \$15,000.00 *80-120% AMI, Up to \$10,000.00 *Over 120% AMI, \$7,500.00	1-2 Units	Owner Occupied	30 South Suburban Communities	See Amount Section	5 Years	Cornell Lurry cornell.lurry@firstmidwest.com
Down Payment Plus	Down Payment and Closing Cost Assistance	Year 2014 - \$8,000.00	1-4 Units	Owner Occupied	Illinois	Up to 80 % AMI	5 Years	Cornell Lurry cornell.lurry@firstmidwest.com
Chicago Urban League Homeownership Program	Down Payment Assistance	Up to \$6,000.00	Single Family Dwelling	Owner Occupied	City of Chicago Cook County		5 Years	Cornell Lurry cornell.lurry@firstmidwest.com
VA Mortgage	Low Down Payment	Up to \$417,000.00 for Single Family Ask about limits for 2-4 Units	1-4 Units	*Veterans do not have to be First Time Homebuyers *Owner Occupied	Illinois	No Income Limits	N/A	Cornell Lurry cornell.lurry@firstmidwest.com

	Purpose	Amount	Property Type	Occupancy/First Time Homebuyers	Geographic Location	Income Restrictions	Recapture Term	Contact
First Savings Bank of Hegewisch								
Neighborhood Stabilization Program	Grant Recapture Agreement which provides Purchase Assistance for Vacant and Foreclosed Properties	\$35,000.00 Purchase Assistance up to 80% AMI \$25,000.00 Purchase Assistance up to 120% AMI	1-2 Units	Owner Occupied	13 MMRP Target Areas	See Amount Section	15 Years	Cherilyn Simmons c.simmons@fsbhewisch.com
Neighborhood Stabilization Program	Low Down Payment	5% Down Payment with no PMI	1 Unit	Owner Occupied		Maximum Income Limit \$70,000.00	30 Years	Cherilyn Simmons c.simmons@fsbhewisch.com
FHA	Low Down Payment	3.5% Down Payment with Borrower to have 1% of their own funds in the transaction	1-4 Units Condo incl.		Illinois			Cherilyn Simmons c.simmons@fsbhewisch.com
Neighborhood Housing Services Chicago, Inc								
MMRP	Grant Recapture Agreement which provides funds to Homebuyers to Purchase/Rehab a home in a MMRP District	Max. \$35,000.00 Grants for Rehab in MMRP Designated Area	1-4 Units	Owner Occupied	13 MMRP Target Areas	Up to 80% AMI	4 Years	Patricia Patenoude ppatenoude@nhschicago.org
Neighborhood Stabilization Program	Grant Recapture Agreement which provides Purchase Assistance for Vacant and Foreclosed Properties	\$35,000.00 Purchase Assistance up to 80% AMI \$25,000.00 Purchase Assistance up to 120% AMI	1-2 Units	Owner Occupied	13 MMRP Target Areas	See Amount Section	15 Years	Patricia Patenoude ppatenoude@nhschicago.org
Neighborhood Lending Program	Forgivable Loans for Down Payment Assistance & Closing Cost Assistance	Up to \$5,000.00 Match for Down Payment & Up to \$5,000.00 Match for Closing Cost Assistance	1-4 Units	Owner Occupied	City of Chicago	Up to 80% AMI	5 years	Patricia Patenoude ppatenoude@nhschicago.org
HOPE Austin	Forgivable Down Payment & Closing Cost Assistance Grants to Homebuyers Purchasing in Austin Neighborhood	\$15,000.00 for Down Payment Assistance	1-4 Units	Owner Occupied	Austin	Up to 120% AMI	5 Years	Patricia Patenoude ppatenoude@nhschicago.org
SARFS	Provides Safety, Security, and Accessibility Improvements so seniors can stay in their homes	Minimal Improvements at No Cost	1-4 Units	Owner Occupied	Wards:6,7,8,9,10,12,19,21,22 and 34	Up to 80% AMI	N/A	Patricia Patenoude ppatenoude@nhschicago.org
TIF Purchase/Rehab	Purchase/Rehab of Acquiring, Rehabilitating Vacant and Foreclosed Properties	Up to 25% of total project cost to Purchase or Purchase/Rehab a vacant property	1-4 Units	Owner Occupied	TIF District	Up to 120% AMI	15 Years	Patricia Patenoude ppatenoude@nhschicago.org
TaxSmart	Tax Savings credit to first time homebuyers or to homebuyers in a targeted area	20% of Mortgage Interest paid annually	1-4 Units	Owner Occupied	City of Chicago	Non Targeted Area Household of 3 or less \$88,320. Household of 3 or more \$102,985. Targeted Area Household of 3 or less \$88,320. Household of 3 or more \$103,040.	Life of the loan	Patricia Patenoude ppatenoude@nhschicago.org
Standard Bank								
Neighborhood Stabilization Program	Grant Recapture Agreement which provides Purchase Assistance for Vacant and Foreclosed Properties	\$35,000.00 Purchase Assistance up to 80% AMI \$25,000.00 Purchase Assistance up to 120% AMI	1-2 Units	Owner Occupied	13 MMRP Target Areas	See Amount Section	15 Years	Tom Meneses tomas.meneses@standardbanks.com
HOPE Austin	Forgivable Down Payment & Closing Cost Assistance Grants to Homebuyers Purchasing in Austin Neighborhood	\$15,000.00 Down Payment Assistance	1-4 Units	Owner Occupied	Austin	Up to 120% AMI		Tom Meneses tomas.meneses@standardbanks.com

	Purpose	Amount	Property Type	Occupancy/First Time Homebuyers	Geographic Location	Income Restrictions	Recapture Term	Contact
IHDA Welcome Home Heroes	Down Payment Assistance	\$10,000.00 Down Payment Assistance	1-2 Units	*Veterans do not have to be First Time Homebuyers *National Guard must be First Time Homebuyers	Illinois	Household of 1 or 2 \$ 88,320. Household of 3 or 4 \$102,986.	2 Years	Tom Meneses tomas.meneses@standardbanks.com
IHDA Smart Move	Forgivable Down Payment and Closing Cost Assistance, with optional MCC	3% of Purchase Price Up to \$6,000.00 for incomes less than 80% AMI	1-2 Units	Owner Occupied First Time Homebuyers (Except Veterans or Targeted Areas)	Illinois	Household of 1 or 2 \$ 88,320. Household of 3 or 4 \$102,986.	10 Years	Tom Meneses tomas.meneses@standardbanks.com
Neighborhood Stabilization Program	Forgivable Down Payment Assistance	Up to \$ 50,000.00		Owner Occupied	Cook County-Eligible NSP Listings/Areas	Up to 120% AMI	Varies with amount	Tom Meneses tomas.meneses@standardbanks.com
Assist	3% Grant with Assist FHA Loan	3% of Loan Amount	1-4 Units	Owner Occupied First Time Homebuyers (Except Veterans or Targeted Areas)	Cook County; Several Communities in Will, Kane, Kendall, DuPage Counties	Varies by Market; Cook County ranges from \$88,320. to \$103,040.	Grant/No Term	Tom Meneses tomas.meneses@standardbanks.com
TaxSmart	Tax Savings credit to first time homebuyers or to homebuyers in a targeted area	20 % of Mortgage Interest paid annually	1-4 Units	Owner Occupied	City of Chicago	Non Targeted Area Household of 3 or less \$88,320. Household of 3 or more \$102,985. Targeted Area Household of 3 or less \$88,320. Household of 3 or more \$103,040.	Life of the loan	Tom Meneses tomas.meneses@standardbanks.com
Chicago Community Land Trust (CCLT)	Affordable Mortgage Program, resale restricted - may include Down Payment Assistance	City Retains Share of Ownership	1-2 Units	Owner Occupied	City of Chicago Designated CCLT Properties	Up to 120% AMI	Life of Loan Restrictive Covenant	Tom Meneses tomas.meneses@standardbanks.com
Down Payment Plus	Down Payment and Closing Cost Assistance	Year 2014 - \$8,000.00	1-4 Units	Owner Occupied	Illinois	Up to 80% AMI	5 Years	Tom Meneses tomas.meneses@standardbanks.com
South Suburban Housing (Inclusive Communities Fund)	Down Payment and Closing Cost Assistance	*80% AMI, Up to \$15,000.00 *80-120% AMI, Up to \$10,000.00 *Over 120% AMI, \$7,500.00	1-2 Units	Owner Occupied	30 South Suburban Communities	See Amount Section	5 years	Tom Meneses tomas.meneses@standardbanks.com
West Cook County	Down Payment and Closing Cost Assistance	Up to \$15,000.00	1-2 Units	Owner Occupied	West Cook County	Up to 80% AMI		Tom Meneses tomas.meneses@standardbanks.com
IFF/IKE	Down Payment and Closing Cost Assistance	\$10,000.00	1 Unit	Owner Occupied	IFF or IKE Designated Properties	Up to 80% AMI		Tom Meneses tomas.meneses@standardbanks.com
US Bank								
Neighborhood Stabilization Program	Grant Recapture Agreement which provides Purchase Assistance for Vacant and Foreclosed Properties	\$35,000.00 Purchase Assistance up to 80% AMI \$25,000.00 Purchase Assistance up to 120% AMI	1-2 Units	Owner Occupied	13 MMRP Target Areas	See Amount Section	15 Years	Chester Bell chester.bell@usbank.com
IHDA Smart Move	Forgivable Down Payment and Closing Cost Assistance, with optional MCC	3% Purchase Price Up to \$6,000.00	1-2 Units	Owner Occupied	Illinois	Household of 1 or 2 \$ 88,320. Household of 3 or 4 \$102,986.	10 Years	Chester Bell chester.bell@usbank.com
IHDA Welcome Home Heroes	Down Payment Assistance for Active Military & Veterans	\$10,000.00 Down Payment Assistance	1-2 Units	*Veterans do not have to be First Time Homebuyers *National Guard must be First Time Homebuyers	Illinois	Household of 1 or 2 \$ 88,320. Household of 3 or 4 \$102,986.	2 Years	Chester Bell chester.bell@usbank.com
Home Possible	Low Down Payment purchase program for lower income level households	Can be combined with MMRP, IKE & Other DPA Programs	1-4 Units	Owner Occupied	Illinois	Up to 100% AMI	N/A	Chester Bell chester.bell@usbank.com

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IFF/IKE	Down Payment and Closing Cost Assistance	\$10,000.00	1 Unit	Owner Occupied	Illinois	Up to 80% AMI	N/A	Chester Bell chester.bell@usbank.com
West Cook County	Down Payment and Closing Cost Assistance	Up to \$15,000.00	1-2 Units	Owner Occupied	West Cook County	Up to 80% AMI		Chester Bell chester.bell@usbank.com
South Cook County Assitance Program	Down Payment and Closing Cost Assistance	80% AMI, Up to \$15,000.00 80-120% AMI, Up to \$10,000.00 Over 120% AMI, \$7500.00	1-2 Units	Owner Occupied	Park Forest, South Holland, Hazel Crest or Lansing	See Amount Section		Chester Bell chester.bell@usbank.com
American Dream/Rehab	Low Down Payment	Up to \$3,000.00 Down Payment Assistance Up to \$5,000.00 Rehab/Repair Credit NO PMI	1-2 Units	First Time Home Buyer Only	Low to Moderate Census Tract Areas	Up to 80% AMI	N/A	Chester Bell chester.bell@usbank.com
FHA	Low Down Payment	3.5% Down Payment with Borrower to have 1% of their own funds in the transaction	1-4 Units Condo incl.		Illinois			Chester Bell chester.bell@usbank.com
Wells Fargo Home Mortgage								
Neighborhood Stabilization Program	Grant Recapture Agreement which provides Purchase Assistance for Vacant and Foreclosed Properties	\$35,000.00 Purchase Assistance up to 80% AMI \$25,000.00 Purchase Assistance up to 120% AMI	1-2 Units	Owner Occupied	13 MMRP Target Areas	See Amount Section	5 Years	Steven Cozzi steven.cozzi@wellsfargo.com
IHDA Smart Move	Down Payment Assistance	Up to \$6,000.00	1-4 Units	Must be First Time Homebuyers or Qualified Veterans and Live in Property as Primary Residence	Illinois	Up to 80% AMI	10 Years	Steven Cozzi steven.cozzi@wellsfargo.com
IHDA Welcome Home Heroes	Down Payment Assistance	\$10,000.00 Down Payment Assistance	1-2 Units	*Veterans do not have to be First Time Homebuyers *National Guard must be First Time Homebuyers	Illinois	Household of 1 or 2 \$ 88,320. Household of 3 or 4 \$102,986.	2 Years	Steven Cozzi steven.cozzi@wellsfargo.com
Wintrust Mortgage Corp.								
Neighborhood Stabilization Program	Grant Recapture Agreement which provides Purchase Assistance for Vacant and Foreclosed Properties	\$35,000.00 Purchase Assistance up to 80% AMI \$25,000.00 Purchase Assistance up to 120% AMI	1-2 Units	Owner Occupied	13 MMRP Target Areas	See Amount Section	15 Years	Simon Stein sstein@wintrustmortgage.com
IHDA Smart Move	Down Payment Assistance	Up to \$6,000.00	1-4 Units	Must be First Time Homebuyers or Qualified Veterans and Live in Property as Primary Residence	Illinois	Up to 80% AMI	10 Years	Simon Stein sstein@wintrustmortgage.com
IHDA Welcome Home Heroes	Down Payment Assistance	\$10,000.00 Down Payment Assistance	1-2 Units	*Veterans do not have to be First Time Homebuyers *National Guard must be First Time Homebuyers	Illinois	Household of 1 or 2 \$ 88,320. Household of 3 or 4 \$102,986.	2 Years	Simon Stein sstein@wintrustmortgage.com
VA Mortgage	Low Down Payment	Up to \$417,000.00 for Single Family Ask about limits for 2-4 Units	1-4 Units	*Veterans do not have to be First Time Homebuyers *Owner Occupied	Illinois	No Income Limits	N/A	Simon Stein sstein@wintrustmortgage.com
FHA	Low Down Payment	3.5% Down Payment with Borrower to have 1% of their own funds in the transaction	1-4 Units Condo incl.		Illinois			Simon Stein sstein@wintrustmortgage.com