

Lower Your Borrowing Costs

Up to \$10,000 available for the purchase of your home

First State Bank Shannon Polo Lake Carroll is committed to helping our neighbors. We can help lower your borrowing costs if you qualify for the Downpayment Plus Program.

If you want to buy a home and have a steady income and good credit, First State Bank Shannon Polo Lake Carroll and the Federal Home Loan Bank of Chicago can help.

Through the Downpayment Plus® Program*, up to \$10,000 may be available to eligible homebuyers to use toward down payment and closing costs. Ask one of our loan officers today about the Downpayment Plus Program to see if you are eligible.

Homebuyers must meet income eligibility requirements and:

- Contribute at least \$1,000 to the purchase of the home
- Complete pre-purchase homebuyer education and counseling
- Live in the home as your primary residence



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* Downpayment Plus is a program from the Federal Home Loan Bank of Chicago. Restrictions apply. Please see the Federal Home Loan Bank of Chicago's website at www.fhlbc.com for complete requirements. "Downpayment Plus" is a registered trademark of the Federal Home Loan Bank of Chicago.