

# welcome HOME HEROES

The Illinois Welcome Home Heroes program provides critical financial support to men and women who have honorably served in our armed forces.

Illinois Housing Development Authority offers military personnel \$10,000 in assistance to buy a home in Illinois.

In support of our veterans and active military, American Bank & Trust is proud to be an approved lender for the Welcome Home Heroes Program.

## Welcome Home Heroes offers:

- \$10,000 cash assistance to cover down payment
- Fixed rate mortgage with a competitive interest rate
- Federal tax credit that reduces the federal income tax liability
- Variety of loan options to choose from, including FHA, Conventional, VA, and USDA

## Eligibility:

- Veterans (need not be first-time home buyers)
- Active military personnel, reservists and Illinois National Guard members (must be first-time home buyers)

## Requirements:

- Contribute one percent or \$1,000 of the purchase price, whichever is greater
- Purchase a one- or two- unit property within Illinois
- Live in property as primary residence



**AMERICAN  
BANK & TRUST**

Success happens here

**Contact Jeanne Gorey**  
*Mortgage Loan Originator*

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**TEAM TUDISCO**  
TONY & NICOLE TUDISCO  
REALTOR of Wheatland Realty, Inc.

**Contact Wheatland Realty, Inc.**

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# VA GUARANTEED LOANS



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**American Bank & Trust honors our military by offering VA Guaranteed Loans to eligible veterans for the purchase or refinance of a home.**

## **A VA Loan Offers:**

- No mortgage insurance
- Assumable mortgage
- Financed VA funding fee

## **Eligibility:**

- Active military
- Discharged veterans
- Current reserve/ discharged reserve
- Current guard/ discharged guard

## **Requirements:**

- No money required for down payment
- Cannot exceed maximum loan limit per county (if over, must put down money)
- Must be veteran, veteran and veteran, or veteran and non veteran spouse
- Must be owner occupied by veteran



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