## Buy A Home for Only 5% Down!

## New HomePath Loan for Fannie Mae Homes

Fannie Mae's HomePath Mortgage is a special new home loan to finance the sale of its real estate owned (REO) properties across the country. Wintrust Mortgage is one of a select group of mortgage lenders nationwide who can offer you a HomePath loan to get you into one of these homes!

## The benefits of a HomePath Mortgage Loan are:

- Low down payment and flexible mortgage terms (fixed-rate, adjustable-rate, or interest-only)
- You may qualify even if your credit is less than perfect
- Available to both owner occupiers and investors
- Down payment (at least 5%) can be funded by your own savings; a gift; a grant; or a loan from a nonprofit organization, state or local government, or employer
- No mortgage insurance required
- No property appraisal required
- Only 15% down on 1-2 unit investment properties
- Get up to 6% in seller concessions on primary residences

Search for Fannie Mae REO properties eligible for HomePath financing at: www.homepath.com

Interest rates are at all time historic lows for refinances and new purchases.

## Call me today for more info!



Bill Katsoolias Loan Originator

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MORTGAGE

Program rates, terms, and conditions are subject to change at any time. All approvals are subject to underwriting guidelines. FHA loans will require an up-front mortgage insurance premium of 1.75% of the loan amount. Depending on the amount of the principal obligation of the loan in relation to the appraised property value, FHA loans are also subject to a monthly mortgage insurance premium that will range anywhere from 1.20% to 1.25% of the remaining insured principal balance. Borrowers who are currently delinguent or have been 30 days overdue more than one during the past 12 months will not qualify. Wintrust Mortgage Corporation is not currently participating in the HomePath Renovation Program. Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community NMLS# 449042 - © 2013 Wintrust Mortgage

