

Lower Your Borrowing Costs

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

Todd Shaw



Senior Loan Officer
NMLS # 36540
Bank NMLS # 408078
Office: 515-221-0022
Cell 515-669-3514
Fax: 866-342-1608
todd.shaw@fidelity-bank.com
177 S. Jordan Creek Parkway
West Des Moines, IA 50266



If you want to buy a home and have a steady income and good credit**, Fidelity Bank 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 me 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

Fidelity Bank is committed to helping our neighbors. We can help lower your borrowing costs if you qualify for the Downpayment Plus Program.

Des Moines, Iowa Area Income Guidelines

# In Household	Max Income
1	\$58,450.00
2	\$66,800.00
3	\$75,150.00
4	\$83,450.00

Please see your lender for larger household income guidelines.



^{*} 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.

^{**}Loans are subject to underwriting guidelines and the applicant' credit profiles, not all applications will be receive approval.