

# SAVE UP TO \$6,000 on your HOME PURCHASE

*If you want to buy a home and have a steady income and good credit, COMMERCE STATE BANK and the Federal Home Loan Bank of Chicago can help.*



**Corporate  
NMLS# 772412**

Through the Downpayment Plus® Program\*, up to \$6,000 may be available to eligible homebuyers in 2018 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\*\*
- Participate in homebuyer and financial literacy counseling
- Live in the home as your primary residence
- Property must be in Wisconsin

**COMMERCE STATE BANK is committed to helping our neighbors.**

This is a grant that does not need to be repaid unless you sell or refinance in less than five years. Reserve your funds today.



**Commerce  
STATE BANK**

*Earning Relationships*

**Office Locations:**

**Cedarburg** 262-375-9600

**Elm Grove** 262-317-7280

**Sheboygan** 920-395-7999

**West Bend** 262-247-2800

\* 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](http://www.fhlbc.com) for complete requirements. "Downpayment Plus" is a registered trademark of the Federal Home Loan Bank of Chicago.

Limited amount of funds available under this program. Grant is subject to approved financing with Commerce State Bank.

\*\*A minimum down payment of \$1,000 is required towards purchase of home. Loan Payment Example: on \$100,000 loan for 360 months at 4.0% interest rate (4.041% ANNUAL PERCENTAGE RATE), payments would be \$477.42. Payment example does not include amounts for taxes and insurance premiums. The monthly payment obligation will be greater if taxes and insurance are included and an initial customer deposit may be required if an escrow for these items is established. Property insurance and flood insurance if applicable required. Additional rules and restrictions apply. Offer valid as of January 12, 2018. Subject to credit approval. Offer subject to change without notice. Cannot be combined with other offers.



[commercestatebank.com](http://commercestatebank.com)

