

# WELCOME HOME HEROES

## *Finance Package!*

*Launched to honor those who sacrifice to safeguard our freedom, Welcome Home Heroes is open to all qualified Illinois veterans, active military personnel, reservists and Illinois National Guard members.*

### *The “Welcome Home Heroes Finance Package” Features:*

- A \$10,000 forgivable loan over two years for down payment and closing cost assistance
- A 30-year fixed rate mortgage that has an affordable interest rate
- An optional mortgage credit certificate to reduce federal income tax liability

### *Eligibility*

- Veterans (who need not be first-time home buyers)
- Active military personnel, reservists and Illinois National Guard members (must be first-time home buyers)
- Buyers must qualify based on income and purchase price limits

The program only applies to 1-2 unit residential properties in the State of Illinois purchased as a primary residence. The new loan builds on the existing affordable home loan, SmartMove.

A mortgage credit certificate enhances the benefit of the federal homeowner mortgage interest deduction. Homeowners with the credit are allowed to use 20 percent of their annual mortgage interest as a direct federal tax credit, resulting in a dollar-for-dollar reduction of their annual federal income tax liability. The remaining 80 percent of their annual mortgage interest will continue to qualify as an itemized tax deduction.

*Call today to find out more information about the Welcome Home Heroes Finance Package!.*



#### **Bill Katsoolias**

Loan Originator  
NMLS# 755858

600 Hart Rd. Ste. 130  
Barrington, IL 60010

**Direct: 224.770.2021**

Cell: 847.456.9923

Fax: 847.620.2569

BKatsoolias@WintrustMortgage.com  
[www.billsloans.com](http://www.billsloans.com)

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