

Believable Banking Home Mortgage



The Believable Banking Home Mortgage is a home loan designed to assist people on the pathway to affordable, successful home ownership, while helping revitalize neighborhoods. The unique mortgage structure and flexible underwriting guidelines are essential in our effort to empower people to overcome some of the challenges in mortgage qualification.

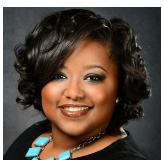
Pre- and post-purchase home ownership counseling requirements help educate new and existing homeowners. And, the "Emergency Reserve Fund" helps empower them to face life's challenges that can potentially threaten their homeownership.

The Believable Banking Home Mortgage is available for purchases and rate and term refinances.

- ✓ Up to 100% loan to value
- ✓ Not credit score driven
- ✓ Single Family Residence (SFR), 1-4 Unit, Attached and Detached, and Condos
- ✓ Mortgage insurance not required
- ✓ Most down payment assistance programs allowed
- ✓ Emergency reserve fund required*
- ✓ \$1,000 minimum contribution from borrower**
(Purchases only)

Midland States Bank is working to create "Successful Homeowners" by providing the opportunity to achieve affordable home ownership.

Contact us today to learn more about this exciting new program!



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Great strength. More heart.

Equal Housing Lender. Loans subject to credit approval and eligibility requirements. Homeownership counseling required. *1% of loan amount plus monthly deposits. **May be applied to down payment or closing costs and is in addition to initial contribution to Emergency Reserve Fund. Additional fees and charges may apply (e.g. appraisal, inspection, title, and recording fees.) Please contact us for further details and eligible communities. Bank NMLS #411141. Member FDIC.