



To Own Your Own Home

78% of Illinois Territory Qualifies for this Fantastic Program

- **Unique Home Purchase Program for Buyers Located in Rural Area's**
- **ZERO Down Payment 30 Year Fixed Mortgage**
- No Monthly Mortgage Insurance
- No Cash Reserves Required
- No stated maximum loan amount; maximum loan based on repayment ability
- No First Time Homebuyer Requirement
- New and Existing Homes OK
- Fully amortized 30-year fixed rate loan
- No Prepayment Penalty
- 6% Seller Contribution Allowed
- 100% gifted closing cost or down payment assistance is permitted
- Loan amount can include closing costs
- Borrowers can apply with a 620 credit score
- **Interest rates in the mid 5's**

Call: Gil Kerbashian
Loan Consultant Since 1997
Illinois Home Loans
(847) 873-7295
gilkerk@yahoo.com

