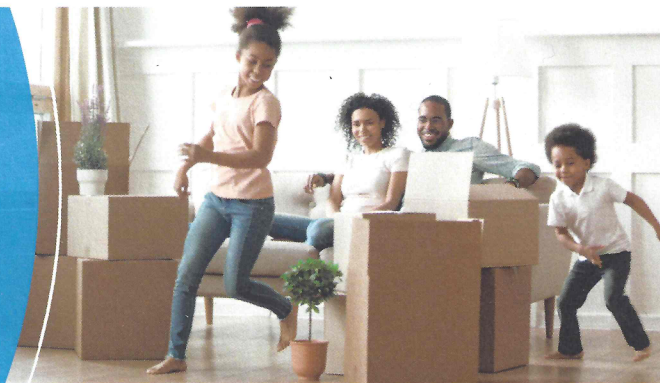


Purchase a home and receive
down payment assistance up to
\$29,500*

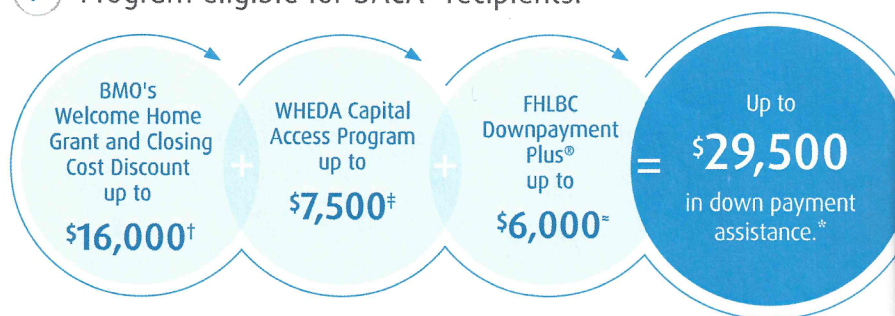


At BMO, we are committed to supporting our communities by introducing BMO's **"Welcome Home Grant"** and Closing Cost Discount, which offers up to \$16,000[†] for down payment and closing cost assistance. Homebuyers can combine this grant with other programs to receive up to \$29,500* in down payment assistance to help make the dream of homeownership a reality.

- ✓ With the help of these programs, you can contribute as little as \$1,000 from your own funds.
- ✓ 30 year fixed rate mortgage.
- ✓ Program eligible for DACA^A recipients.

 Let's connect

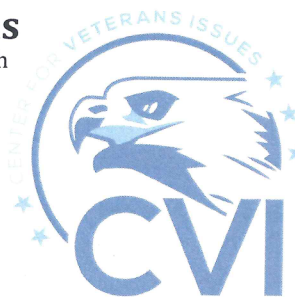
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^{*}BMO offers affordable mortgage programs and works with government and community organizations that offer down payment and closing cost assistance. The availability and amount of down payment and closing cost assistance varies based on income and property location. Down payment assistance up to \$29,500 is made possible through the following programs:

[†]BMO's Welcome Home Grant

BMO offers grant money of up to \$13,000 (\$6,500 to Minority Borrowers and \$6,500 to Borrowers in Majority Minority Census Tracts) purchasing a primary residence, not to exceed 3% of the Purchase Price with a minimum of \$3,500, in counties of Milwaukee, Ozaukee, Washington, Waukesha and Kenosha. Separately, BMO offers up to \$3,000 grant to borrowers purchasing or refinancing a primary residence in a low- or moderate- income census tract in designated counties in Wisconsin. Income and property restrictions apply. BMO's Welcome Home Grant Program may be subject to other applicable restrictions. Applications must be received between August 1st, 2023, and January 31st, 2024. Additional down payment assistance options may be available. Contact a Banker for Details.

[‡]WHEDA Capital Access Program

WHEDA Capital Access offers up to the greater of 3.5% of the purchase price or \$7,500 in down payment assistance provided as an interest free loan with no monthly payments. Repayment deferred for 30 years. Certain program restrictions and eligibility requirements apply. For more information and to access a product target area map, go to www.wheda.com.

[§]FHLBC Downpayment[®] Plus Program

Downpayment Plus is a program from the Federal Home Loan Bank of Chicago offering up to \$6,000 to qualified borrowers. The assistance provided is in the form of a five-year forgivable grant. Grants are forgiven on a monthly basis over a five-year retention period. Upon completion of five years, the grant is forgiven. 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.

^ADACA refers to Deferred Action for Childhood Arrivals program.

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