



## Participating Lenders

The Chicago Community Land Trust (CCLT) provides this list of mortgage lenders that have agreed to provide mortgages to homebuyers CCLT homes and condominiums.

The loan officers listed are familiar with the process and protocols of CCLT's programs. **Please note that neither FHA nor VA loan products cannot be used in conjunction with CCLT homes.**

LENDERS & PROGRAMS	INCENTIVES	CRITERIA	RESTRICTIONS/REPAYMENTS	Max LTV	CONTACT(S)
<b><u>BBMC Mortgage</u></b> FHLB Down Payment Plus IHDA Illinois Assist Program NSP MMRP Program	Competitive programs Extensive experience layering multiple down payment programs available	Fannie Mae Guidelines	None	97%	<b>Tomas Meneses</b> - 312.952.2126 (office) 630.426.2673 (efax)   <a href="mailto:t.meneses@mybbmc.com">t.meneses@mybbmc.com</a>  <b>Miguel Mendoza</b> - 219.742.3908 (cell)   708.752.5835 (office) 630.448.3092 (efax)   <a href="mailto:m.mendoza@mybbmc.com">m.mendoza@mybbmc.com</a>
<b><u>CrossCountry Mortgage</u></b> BorrowSmart Chenoa Down Payment Assistance Fund IHDA	Competitive Interest Rates Dedicated Underwriting Team Multiple Down Payment and Closing Cost Assistance programs available	Fannie Mae and Freddie Mac Guidelines	None	97% (can vary by product)	<b>Kristen Lynn Forbes</b> - 630-235-2516 (office) 630-866-7064 (efax)   <a href="mailto:kristen.forbes@myccmortgage.com">kristen.forbes@myccmortgage.com</a>
<b><u>Guaranteed Rate</u></b> Chicago Home Buyer Assistance Program IHDA NSP MMRP Program TAX SMART	Competitive fixed & ARM rates No PMI and reduced PMI options available Free consultation	Fannie Mae Guidelines	None	Based on product  Conventional 97%	<b>Scott Sidkey</b> - 773.416.0324 (cell); 773.290.0324 (office); 773.435.0686 (fax)   <a href="mailto:scott.sidkey@rate.com">scott.sidkey@rate.com</a>  <b>Sam Sharp</b> - 312.217.4030 (cell); 773.290.0455 (office); 773.516.6056 (fax)   <a href="mailto:ssharp@rate.com">SSharp@rate.com</a>
<b><u>NHS Chicago</u></b> NSP MMRP Program TAX SMART	Competitive fixed rates No PMI Flexible underwriting (not credit score driven) Down payment/closing cost assistance available	120% AMI for owner-occupants in Low/Mod Census Tract; 80% AMI for all others	City Of Chicago	97%	<b>Roberta Cosey</b> - 773-533-5570 x 4705 (office); 773-858-5675 (cell) 773-329-4055 (fax)   <a href="mailto:rcosey@nhschicago.org">rcosey@nhschicago.org</a>
<b><u>Wintrust Mortgage</u></b> FHLBC Down Payment Plus Home Buyer Assistance Program Market Rate Program NSP MMRP Program TAX SMART	No charge for consultation. Has funds for down payment assistance. Competitive long term fixed rates	Fannie Mae Guidelines	None	97%	<b>Kelly J. Price</b> - 773-501.6653 (cell); 312-462-7733 (office); 866-560-0776 (efax)   <a href="mailto:kprice@wintrustmortgage.com">kprice@wintrustmortgage.com</a>  <b>Jason Accola</b> - (312) 462-7732 (office) 847-350-3508 (efax)   <a href="mailto:Jaccola@WintrustMortgage.com">Jaccola@WintrustMortgage.com</a>
<b>AMI = Area Median Income</b>	<b>LMI = Low Moderate Income</b>	<b>LTV = Loan to Value</b>			