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)
Mutual of Omaha Mortgage FHLB Down Payment Plus IHDA NSP MMRP Program	Competitive fixed interest rates Down Payment/Closing Cost assistance available	Fannie Mae Guidelines	None	97%	**Tomas Meneses** - 312.952.2126 (office) 630.426.2673 (efax) | **t.meneses@mybbmc.com** **Miguel Mendoza** - 219.742.3908 (cell) | 708.752.5835 (office) 630.448.3092 (efax) | **m.mendoza@mybbmc.com**
Guaranteed Rate IHDA NSP MMRP Program TAX SMART	Competitive fixed interest rates Down Payment/Closing Clost assistance available No PMI and reduced PMI options available	Fannie Mae Guidelines	None	Based on product Conventional 97%	**Jason Hasner** - 773.680.3636 (cell); 773.328.6608 (office) 773.516.6079 (fax)　**jason.hasner@rate.com** **Scott Sidkey** - 773.416.0324 (cell); 773.290.0324 (office); 773.435.0686 (fax)　**scott.sidkey@rate.com** **Sam Sharp - 312.217.4030 (cell); 773.290.0455 (office); 773.516.6056 (fax)　SSharp@rate.com**
NHS of Chicago NSP MMRP Program TAX SMART	Competitive fixed interest rates No PMI Down Payment/Closing Cost assistance available	Freddie Mac Guidelines	None	97%	**Roberta Cosey** - 773-533-5570 x 4705 (office); 773-858-5675 (cell) 773-329-4055 (fax) | **rcosey@nhschicago.org**
Wintrust Mortgage FHLBC Down Payment Plus Market Rate Program NSP MMRP Program TAX SMART	Competitive fixed interest rates Down Payment/Closing Cost assistance programs available	Fannie Mae Guidelines	None	97%	**Kelly J. Price** - 773-501.6653 (cell); 312-462-7733 (office); 866-560-0776 (efax) | **kprice@wintrustmortgage.com** **Jason Accola** -　(312) 462-7732 (office) 847-350-3508 (efax) | **Jaccola@WintrustMortgage.com**
AMI = Area Median Income	*LMI = Low Moderate Income*	*LTV = Loan to Value*			