



Welcome Home St. Louis!

Down Payment Assistance Program



ENTERPRISE BANK & TRUST[®]

Member FDIC





Welcome Home St. Louis!

Down Payment Assistance Program

In partnership with six local housing counseling agencies, Enterprise Bank & Trust has built the foundation for a future of increasing home ownership across St. Louis.

All that is missing is you.

ENTERPRISE BANK & TRUST MAY BE ABLE TO



- Cover a portion of your down payment up to 3%
- Cover a portion of your closing costs up to \$1,500 and
- Cover your initial Mortgage Insurance (MI) premium

IMPORTANT DETAILS



- Program available only in African American majority census tracts in St. Louis City and County
- Individual or household income is not to exceed \$97,560 per year
- Total benefit per customer including Down Payment Assistance, closings costs, MI payments and homeowner education is not to exceed \$20,000
- Offer of credit is subject to credit approval

HOW TO DISCOVER MORE

Contact: Nakischa Joseph, Mortgage Loan Officer | Phone: (314) 587-2772 | Email: njoseph@enterprisebank.com | NMLS#: 2032889

Complete The Homebuyer Education Course:

To save \$50 on your Homebuyer Education course, contact one of our partners listed below.

How To See If An Address Qualifies:

- Go to www.ffiec.gov
- Middle bottom of page choose "Geocoding/Mapping System"
- Enter property address in the "Address" field and click "Search"
- Choose "Census Demographic Data"
- Choose "Population"
- Look at the Tract Population number and if the Black Population number is more than 50% of the Tract Population number then it qualifies

