



We open doors at Independent Bank

With the **My Home Reward Program**, eligible purchase or refinance applicants in select neighborhoods** could pay **ZERO closing costs!** Maximum qualifying annual income of \$100,000.

We are committed to serving customers in our local communities. With the My Home Reward Program, now homeownership is more affordable than ever!

ENJOY THESE EXCLUSIVE BENEFITS:

- No closing costs*
- Reward can be used with most mortgage programs
- Eligible for select neighborhoods**

Be Independent 

Equal Housing Lender. Member FDIC. *Borrower's fees covered by Independent Bank My Home Reward Program include processing, underwriting, appraisal, credit report, tax service, flood certification, settlement, lender's title insurance, and recording fees — these fees may be limited based on individual product guideline limits. The closing fees on a \$150,000 loan would currently equate to an estimated \$2,466 savings. Actual savings will vary based on individual loan amount. Eligible with conventional, FHA (Federal Housing Administration), VA (Veterans Affairs), USDA (United States Department of Agriculture)/Rural Development, Michigan State Housing Development Authority (MSHDA), Ohio Housing Finance Agency (OHFA), and Independent Bank Community Affordable programs. Both home purchase and home refinance transactions are eligible. Offer may not be combined with other down payment assistance programs. Borrower is still responsible for standard expenses such as homeowners insurance, real estate taxes, homeowner association fees, transfer taxes, flood insurance, bond fees, owner's title insurance, mortgage insurance, guarantee fee, state or city revenue stamps, survey, funding fee, administration fee, MTC (Mortgage Tax Credit) fee, subordination fee, real estate commission, administration fees or other fees to a real estate company and all property inspections. **Eligible properties must be located in an Independent Bank designated census tract. For Michigan and Ohio properties only. Speak with an Independent Bank loan officer today to determine if your property qualifies. Subject to standard loan underwriting guidelines and change without notice; other terms and restrictions may apply. Loans are restricted to owner-occupied, primary home, first-lien properties. Taxes and insurance are required. Maximum qualifying annual income of \$100,000. REV - 09/22