

INDEPENDENT | BANK

Eligible purchase or
construction-to-perm applicants could pay

ZERO CLOSING COSTS*

in select neighborhoods** with the
My Home Reward Program!



**Putting people
*before money***

For more information, visit: IndependentBank.com/ZeroClosingCosts



Equal Housing Lender. Member FDIC. *Borrower(s) must have a total qualifying income less than or equal to 140% of the applicable area median income limit for the subject property's location. Borrower fees covered by Independent Bank My Home Reward Program include processing, underwriting, MERS, appraisal, credit report, tax service, flood certification, verification report, insurance monitoring fee, settlement agent fees (except for Owners Title Policy and Construction Draw fee) and recording fees. Borrower is responsible for any other fees not previously listed. The closing fees on a conventional \$200,000 loan would currently equate to an estimated \$3,546 savings. Actual savings will vary based on individual loan amount. Eligible with conventional (saleable and portfolio), FHA (Federal Housing Administration), VA (Veterans Affairs), USDA (United States Department of Agriculture)/Rural Development, Michigan State Housing Development Authority (MSHDA) and Ohio Housing Finance Agency (OHFA). Purchase and construction-to-perm loans are eligible. **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. Program subject to change or termination. REV - 02/25