

SPRING New Construction SPECIAL

UP TO \$3,500 IN LENDER CREDIT

Wintrust Mortgage is offering 1% of your loan amount (up to \$3,500)¹ as a lender credit for new construction purchase agreements, mortgage applications, or locked-in rates executed between March 1st and June 30th, 2023.

USE YOUR LENDER CREDIT TOWARD:

- Closing costs²
- Discount point(s) for a lower rate
- Mortgage insurance³

ELIGIBLE PROPERTIES:

- Spec homes
- Model homes
- New-construction condos
- Custom/To-be-built homes

ELIGIBLE LOAN PROGRAMS*:

- Conventional conforming
- FHA
- VA
- USDA

CONTACT ME TODAY TO LEARN MORE ABOUT THIS SPECIAL OFFER!



SHANNA FIELD

Senior Mortgage Consultant

NMLS # 195536

DIRECT: 701.738.0651

Cell: 952.237.2102

SField@WintrustMortgage.com

MortgagesByShanna.com

WINTRUST
MORTGAGE

th THOMSEN HOMES

3280 Veterans Blvd Suite 120 | Fargo, ND 58104
701.478.3000 | ThomsenHomesLLC.com

Geographic restrictions apply. 1 Homes have to be built/sold within the states of Iowa, Minnesota, Montana, North Dakota, South Dakota and the Minneapolis–St. Paul–Bloomington MN–WI MSA. 1 Lender credit may not exceed \$3,500. Minimum lender credit \$1,000. Only one credit per transaction. 2 An up-front deposit, based on loan amount, will be refunded to the borrower upon closing as a credit. If the loan is withdrawn, approved but not accepted, or closed for incompleteness the deposit will not be refunded. This deposit will not be greater than \$5,000. 3 Lender credit will be used as an up-front credit to the mortgage insurance premium. It will not be applied monthly. If the down payment is less than 20% and based on the selected program and term of the loan, monthly mortgage insurance may be required. *Bond, Brokered-Out, Portfolio and correspondent loans are not eligible. Restrictions Apply. Programs, rates, terms and conditions are subject to change at any time and without notice. All approvals are subject to underwriting guidelines. Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank, NMLS #449042. ©2023 Wintrust Mortgage.



SPRING New Construction SPECIAL

UP TO \$3,500 IN LENDER CREDIT

Wintrust Mortgage is offering 1% of your loan amount (up to \$3,500)¹ as a lender credit for new construction purchase agreements, mortgage applications, or locked-in rates executed between March 1st and June 30th, 2023.

USE YOUR LENDER CREDIT TOWARD:

- Closing costs²
- Discount point(s) for a lower rate
- Mortgage insurance³

ELIGIBLE PROPERTIES:

- Spec homes
- Model homes
- New-construction condos
- Custom/To-be-built homes

ELIGIBLE LOAN PROGRAMS*:

- Conventional conforming
- FHA
- VA
- USDA

CONTACT ME TODAY TO LEARN MORE ABOUT THIS SPECIAL OFFER!



SHANNA FIELD

Senior Mortgage Consultant

NMLS # 195536

DIRECT: 701.738.0651

Cell: 952.237.2102

SField@WintrustMortgage.com

MortgagesByShanna.com

WINTRUST
MORTGAGE

th THOMSEN HOMES

3280 Veterans Blvd Suite 120 | Fargo, ND 58104
701.478.3000 | ThomsenHomesLLC.com

Geographic restrictions apply. 1 Homes have to be built/sold within the states of Iowa, Minnesota, Montana, North Dakota, South Dakota and the Minneapolis–St. Paul–Bloomington MN–WI MSA. 1 Lender credit may not exceed \$3,500. Minimum lender credit \$1,000. Only one credit per transaction. 2 An up-front deposit, based on loan amount, will be refunded to the borrower upon closing as a credit. If the loan is withdrawn, approved but not accepted, or closed for incompleteness the deposit will not be refunded. This deposit will not be greater than \$5,000. 3 Lender credit will be used as an up-front credit to the mortgage insurance premium. It will not be applied monthly. If the down payment is less than 20% and based on the selected program and term of the loan, monthly mortgage insurance may be required. *Bond, Brokered-Out, Portfolio and correspondent loans are not eligible. Restrictions Apply. Programs, rates, terms and conditions are subject to change at any time and without notice. All approvals are subject to underwriting guidelines. Wintrust Mortgage is a division of Barrington Bank & Trust Company, N.A., a Wintrust Community Bank, NMLS #449042. ©2023 Wintrust Mortgage.

