

Affordable Home Mortgage Loan Program

Our Affordable Home Mortgage Loan Program is designed to promote the dream of owning a home. We want to assist borrowers in overcoming one of the most prevalent barriers to homeownership – saving enough cash to cover closing costs. It is possible to purchase a home; lower your rate, term or monthly payment; or pull cash out through refinancing. Contact an experienced mortgage loan originator to discuss how you may redeem your mortgage loan savings today!

Up to **\$1,300.00** off of closing costs!*

- ▶ Purchase or Refinance
- ▶ Maximum Sales Price or appraised value of \$250,000.00
- ▶ Adjustable-rate loans¹ and long-term fixed-rate loans
- ▶ Government Loans (FHA and VA; discount subject to program qualifications for minimum down payment)
- ▶ Rural Development Loans
- ▶ One-Time Close Construction Loans

Contact your Whitney Bank Community Lending Specialist:

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To qualify for the Affordable Home Mortgage Loan Program, certain eligibility requirements must be met:

- 1) The property must either be located in a low-to-moderate income census tract (<https://www.ffiec.gov/geocode>) or
- 2) The applicants on the loan cannot have an income greater than 80% of the HUD median income for the area. See a banker for details.

*The lender credit granted by the Bank cannot be used to pay fees that are already designated to be paid by the seller or other interested party in accordance with the sales contract. The lender credit cannot be used toward pre-paid items such as insurance premiums, taxes, other escrow set-up items or pre-paid interest. Customer may receive cash back resulting from the lender credit only for items paid outside of closing such as the appraisal or credit report fees. For the lender credit to apply, loan must close with Hancock Bank or Whitney Bank.

Apply today and let us help you close your loan in 29 days or less!²

All loans subject to credit approval. Certain terms, conditions and restrictions may apply, see a banker for details. Whitney Bank offers financial services through locations as Whitney Bank in LA and TX and as Hancock Bank in MS, AL, and FL. Whitney Bank, Member FDIC and Equal Housing Lender.

¹ Adjustable Rate Mortgage (ARM) products have interest rates that may increase after consummation.

² Loan completion and closing in 29 days is dependent on timely submission of customer documentation.

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