

## Whitney Bank Mortgages

A Whitney Bank Mortgage Banker has the expertise to help you make decisions that are right for you, and make you feel at home in the process.

### Conventional Fixed Rate Loans

- Interest rate is fixed for the life of the loan
- Most often used by homebuyers who expect long term ownership of the home
- Monthly principal and interest payments remain the same for the life of the loan
- No prepayment penalties for partial or full payment before the maturity date

### Adjustable Rate Loans<sup>1</sup>

- Designed for buyers who plan to keep the home for a shorter period of time
- The initial rate is typically lower than a conventional fixed rate loan
- The interest rate is fixed for the initial period of 3, 5, 7, or 10 years
- The rate adjusts annually after the initial fixed period
- Lower monthly payments during the initial period
- Interest-only payment options will create even lower initial payments

### FHA/VA/Rural Development

- Designed by the Federal Government to increase home ownership, these loans offer special provisions to help first-time home buyers. A Whitney Mortgage Banker can help determine if you qualify.
- Low or no down payment
- Easier qualifications requirements
- Competitive interest rates

## Affordable Home Programs

- Specifically designed to make it easier for first-time homebuyers and individuals or families with low-to-moderate incomes to qualify for a mortgage loan
- Lower down payment requirement
- Lower income requirement

### Jumbo Loans

- Fixed or Adjustable rate program options
- Some programs accommodate loan amounts up to \$3,000,000.00

### One-Time Closing Construction Loans

- Streamlines the process by combining the construction loan and the permanent loan into one loan
- One loan closing saves time and money
- Gives you comfort in knowing your permanent financing is secure before you start construction
- Fixed and Adjustable Rate programs available
- Interest-only payments during construction term

### Private Client Loans<sup>2</sup>

- Flexible home loans for high net worth clients
- No Private Mortgage Insurance
- No insurance or tax escrows
- Flexible payment options
- Low closing costs
- We won't sell your mortgage



All loans subject to credit approval. Member FDIC

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

<sup>2</sup> Private Banking mortgage services are offered exclusively to Whitney Bank clients who meet the Private Banking relationship criteria. Please see a banker for details and eligibility requirements. Other restrictions may apply.