



**AMERICAN NATIONAL BANK  
OF TEXAS**

Your Bank. For Life.®

# ANBTX Homebuyer Seminar



KITCHEN

↑↑

LIVING ROOM

BOOKS

# Agenda



- About Us
  - About American National Bank of Texas (ANBTX)
  - Meet the ANBTX team
- Introduction to Homebuying
  - Homeownership benefits
  - Mortgage basics
  - Finance fundamentals
  - Mortgage process
- Mortgage Options
- Next Steps
- Questions and Answers





# About ANBTX



Founded in Terrell, Texas in 1875 – nearly 150 years of community banking.



One of the largest independently owned Texas banks (over \$5 billion in assets).



Local with more than 30-area locations across eight North Texas counties.



Loans for all types of homebuyers – loans you won't find anywhere else. Your first home, your next home, refinance, and home equity. We'll guide you each step of the way.



Full-Service Banking Solutions – Business, Personal, Mortgage (including loan servicing), and Wealth Management.



# Meet the ANBTX Team



**Fannon Meador**

Community Development Officer  
NMLS 2528773



**Jed Rudd**

Mortgage Sales Manager  
NMLS 371702



**Ann Green**

Senior Mortgage Loan Officer  
NMLS 1679518



**Brent Aldridge**

Senior Mortgage Loan Officer  
NMLS 621041



**Armando Velazquez**

Senior Mortgage Loan Officer  
NMLS 621466





# Homeownership Benefits



- Build equity and personal wealth
- Earn tax advantages
- Make it your home



# Mortgage Basics



- What is a mortgage?
- Mortgage payment
  - Principal
  - Interest
  - Homeowners insurance
  - Property taxes
  - Private mortgage insurance (PMI)
- Closing costs
- Other home related expenses

**We'll walk you through some examples later in the program.**



# Finance Fundamentals



- Down payment
- Credit score
- Financial readiness

# Mortgage Process



- Pre-qualify – [www.anbtx.com/mortgage](http://www.anbtx.com/mortgage)
- Start your home shopping
- Finalize your application and your home loan
- Off to underwriting
- Closing time



# ANBTX Mortgage Options



- Conventional Loan
- Jumbo Loans
- FHA and VA Loans
- USDA Loans
- Ignite Loan Program
- Land and Lot Loans
- Construction-to-Permanent Loans
- Purchase Plus Improvements Loans
- Home Equity Loans



# Ignite Loan Program



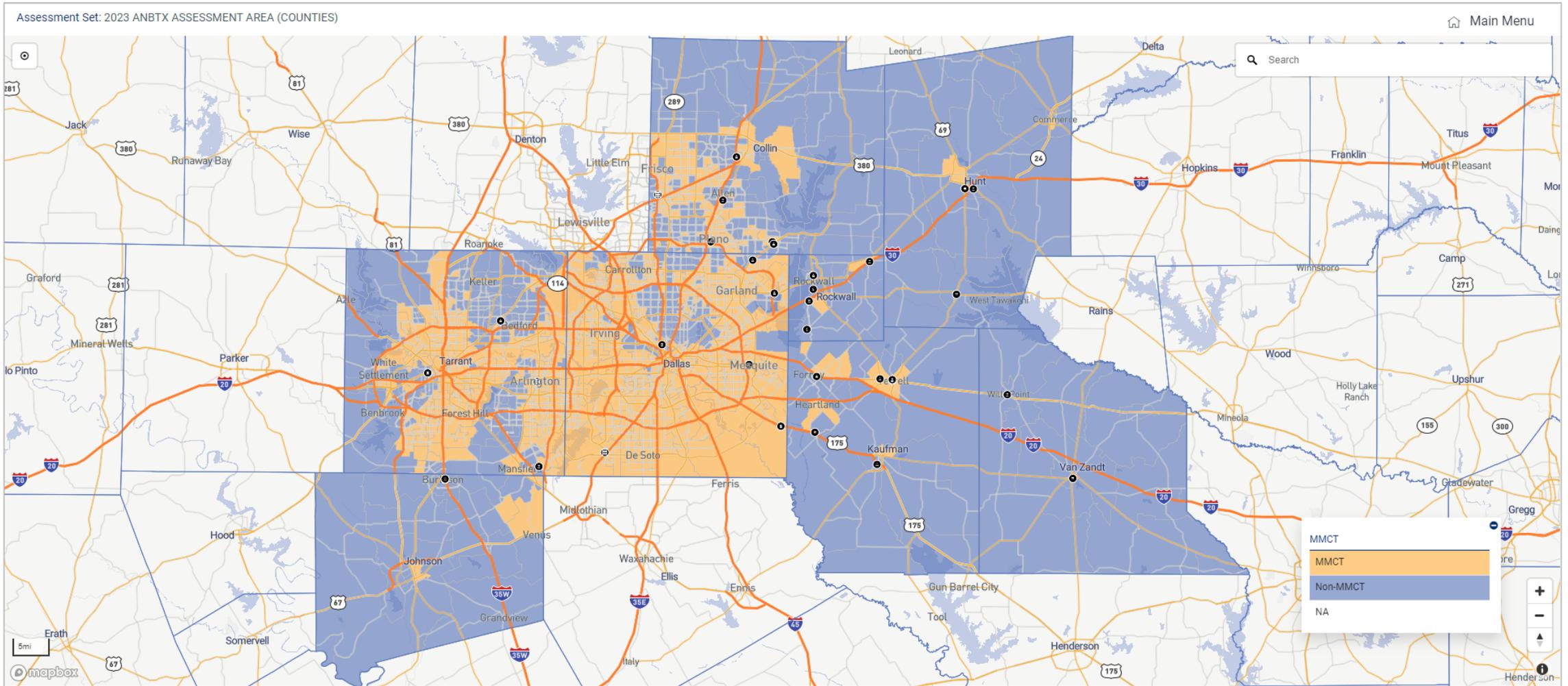
- Exclusively from ANBTX
- Designed with Community in mind by offering increased access to homeownership
- **Available for homes in Major Minority Census Tract (MMCT) within ANBTX market area**
- First-time or repeat homebuyers
- Low- and no-down payment options available
- FTHB education requirement for both borrowers

# Ignite Loan Program: MMCTs within ANBTX Market Area



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# Ignite Loan Program



## Ignite 97

- Up to 40-year loan term
- Loans up to \$726,200
- 3% down payment  
(can be gifted from a family member)
- NO private mortgage insurance (PMI)
- Choose between reduced interest rate OR forgivable loan grant up to \$7,500 from ANBTX for closings costs and prepaids
- Minimum 620 credit score  
(no credit score may also be considered with certain requirements)

## Ignite 100

- Up to 30-year loan term
- Loans up to \$766,550
- NO down payment
- Private mortgage insurance (PMI) required
- Forgivable loan grant up to \$7,500 from ANBTX for closings costs and prepaids
- Minimum 680 credit score

# Ignite Loan Program Comparison



	Conventional	FNMA HomeReady	FHA	VA	Ignite 97	Ignite 100
Loan purpose	Purchase/refi First-time/repeat	Purchase First-time/repeat	Purchase/refi First-time/repeat	Purchase/refi First-time/repeat	Purchase First-time/repeat	Purchase First-time/repeat
Minimum credit score	640	620	580	580	620	680
Loan term (years)	30	30	30	30	30/40	30
Purchase price	\$283,500	\$283,500	\$283,500	\$283,500	\$283,500	\$283,500
Minimum down payment	5%	3%	3.5%	\$0%	3%	0%
Loan amount	\$269,325	\$275,000	\$273,575	\$283,500	\$275,000	\$283,500
Giftable down payment amount	5%	3%	3.5%	N/A	3%	N/A
Down Payment Assistance (DAP) Program Allowed	No	Yes	No	No	No	No
Seller paid closing costs	3%	3%	6%	4%	3%	3%
Reserve requirements	0 months	2 months	0 months	0 months	2 months	2 months

All loans are subject to credit approval and program guidelines. Third party fees apply. NMLS# 445248. Equal Housing Lender. Member FDIC.



# Ignite Loan Program Comparison



<b>Loan Amount of \$275,000</b>	<b>30-Year FNMA HomeReady</b>	<b>30-Year Ignite 97</b>	<b>40-Year Ignite 97</b>
Principal & Interest	\$1686.04	\$1514.58	\$1421.48
Taxes (estimated)	\$647.50	\$647.50	\$647.50
Homeowner Insurance (estimated)	\$164.00	\$164.00	\$164.00
Private Mortgage Insurance	\$421.67	\$0	\$0
<b>Total Estimated Monthly Payment</b>	<b>\$2,919.21</b>	<b>\$2,326.08</b>	<b>\$2,232.98</b>

All loans are subject to credit approval and program guidelines. Third party fees apply. NMLS# 445248. Equal Housing Lender. Member FDIC.





# Ignite Loan Program



## When you're ready, we're here to help.

- Download the ANBTX [First-Time Homebuyer's Guide](#)
- Schedule an appointment with an ANBTX [Mortgage Loan Officer](#)
- Begin an [online application](#) today

# Contact Us



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**FDIC**