



ANBTX Homebuyer Seminar



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
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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
- 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

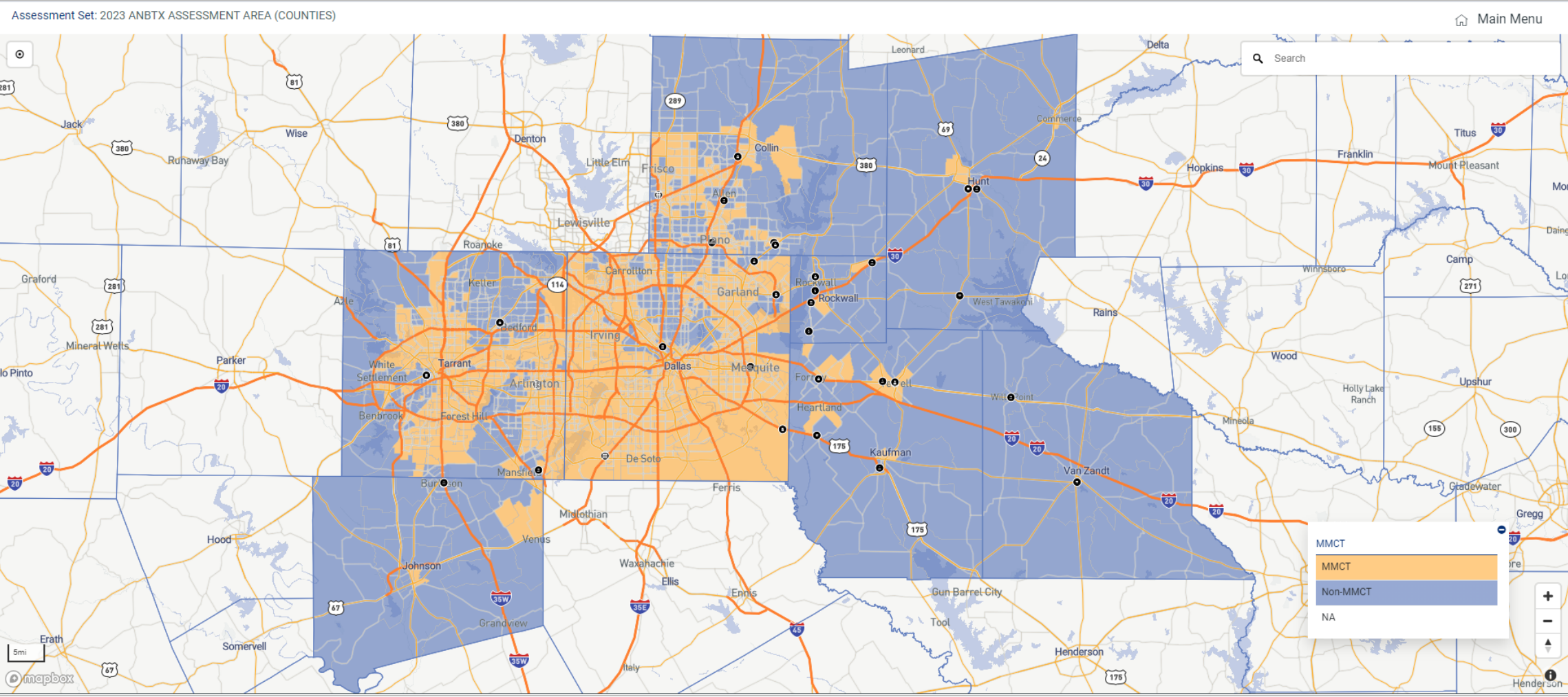


Ignite Loan Program



- 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



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



Loan Amount of \$275,000	30-Year FNMA HomeReady	30-Year Ignite 97	40-Year Ignite 97
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
Total Estimated Monthly Payment	\$2,919.21	\$2,326.08	\$2,232.98

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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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