



Personal Mortgage Loans For Professionals And Executives

With the help of an experienced banker, you'll have access to comprehensive financial resources and guidance to help you choose the right home financing that aligns with your financial goals.

► Purchase or Refinance

Our distinctive home financing programs allow you to purchase a home; lower your rate, term or monthly payment. Plans can be customized to complement a variety of wealth-building strategies. Options include:

- Up to 100% financing with options for no monthly Private Mortgage Insurance (PMI) fees
- Financing for primary residences including condominiums¹
- Competitive pricing with low rates
- Low fees and flexible terms
- Adjustable-Rate loans² and long-term Fixed-Rate loans
- Extended rate-lock periods

► One-Time Close Construction Loans

Save time and money by building or renovating with one single loan. This safe and secure Construction loan is customizable around your exact needs. Features of a Construction loan are:

- Minimizes interest rate/underwriting risk
- Lower closing costs than a traditional 2-step closing process
- Modifies from the construction phase to a fully amortizing loan
- Comes with Fixed, Adjustable and Jumbo loan options and is available with maximum loan amounts up to \$1,000,000
- Interest is locked in 60 days before Construction loan closes
- Allows for interest-only payments during construction phase
- 90% LTV maximum

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Whitney Bank uses these trade names: Hancock, Hancock Bank and Whitney. Whitney Bank, Member FDIC and Equal Housing Lender.

All loans subject to credit approval. Certain terms, conditions and restrictions may apply, see a Mortgage Loan Originator for details.

¹Maximum financing on condominiums is 90%, subject to project approval.

²Adjustable-Rate Mortgage (ARM) products have interest rates that may increase after consummation.

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