



## A mortgage process designed with you in mind.

At American National Bank, we understand the demands of residents and physicians. And that you may be new to our community. That's why our loan officers work hard to make the mortgage process as smooth and easy as possible. Our experienced team knows how to make a mortgage do more for you, while providing personalized service from application to close.



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American National Bank mortgage lending options include:

**Multiple loan terms available • No prepayment penalty • Financing up to 100% of the purchase price for loan amounts up to \$647,200 for 2022\* • No origination fees • No Private Mortgage Insurance (PMI)—lower monthly payments • Exclusion of all deferred student loan debt for qualifying purposes • Jumbo loan financing available with as little as 5% down**



[www.american.bank](http://www.american.bank)



\*Restrictions apply regarding appraisal, dwelling residency and documented income. Monthly principal and interest payments on a \$647,200, five-year ARM with a rate of 4.125% and an APR of 7.338% will be \$3,136.65. Payment amount does not include amounts for taxes and insurance, which if applicable will cause your payment obligation to be greater.