HOMEOWNERSHIP FOR TEACHERS

What Loan Options Are Available?

- Conventional
- Home Equity
- Bridge
- Portfolio
- Adjustable Rates
- FHA
- VA
- USDA
- Refinance
- Single Close
- Jumbo Loans
- Home Improvement
- Land Loans
- Second Liens
- Construction Loans

Minimum Down Payment Requirments

- Conventional 5%- First time homebuyers can go down to 3%
- FHA 3.5%
- VA 0%
- USDA 0% (Property is eligible in addition to borrower eligibility)

Monthy Payment

Items that are included are:

1) Principal
2) Interest
3) Property Taxes
4) Insurance
5) Possibly mortgage insurance

Teacher Credit

AMERICAN NATIONAL BANK & TRUST MORTGAGE DEPARTMENT

HONORS OUR TEACHERS!

$600 CREDIT TO USE TOWARD CLOSING COSTS.

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