



MORTGAGE

DREAMING OF A NEW HOME?

Let us help *make it a reality.*

BRYANT  BANK

As a community bank that calls Alabama home, Bryant Bank is proud to put our Alabama family first. We put care into action each day to help Alabamians invest in their full potential.

While buying a new house can be rewarding, we understand that it can be stressful and overwhelming at times. That's why our mortgage loan officers strive to be collaborative partners that provide honest evaluations and sound advice for everyone going through the process of purchasing or refinancing their home. As we work to give our customers confidence and convenience, they are the ones that inspire us to be a community bank that designs solutions to challenges.

PREQUALIFICATION PROGRAM

If you're in the market to purchase a new home, speak with one of our mortgage loan officers about our Prequalification Program. It's always a good idea to get prequalified to determine your buying power before you start looking for a home.

Upon verification of your income and credit history, we will determine the best loan program for your home purchase. An official prequalification letter, which you can use to make offers on listed properties, can be provided upon approval.

BENEFITS:

- Know your buying power
- A clear understanding of loan programs and their requirements
- Determine what loan amount you qualify for
- Opportunity to review your credit scores and discuss your credit history with a loan officer

WE CARE



because *Alabama* is our home, too.

ADJUSTABLE RATE MORTGAGES

The interest rate is adjusted periodically throughout the life of the loan. Typically, the initial rate on an ARM is lower than a Fixed Rate Mortgage, which may increase your borrowing power.

Unlike a Fixed Rate Mortgage, the interest rate on an ARM is adjusted following the initial fixed period of 1, 3, 5, 7, or 10 years. The rate may increase or decrease, which means your loan payment will vary.

BENEFITS:

- Initial interest rates are generally lower than any other type of home loan
- A cap on your interest rate protects you if interest rates start to increase
- No penalty for payments toward principal

THIS MAY BE A GOOD CHOICE IF YOU:

- Are not concerned about the possibility of interest rates going up
- Anticipate a significant rise in income
- Plan to sell the house within a few years or before your interest rate adjusts

FIXED RATE MORTGAGES

These mortgages offer a stable principal and interest payment over the term of the loan. This is the most popular of all mortgages.

A shorter-term loan gives you the advantages of lower overall interest expense and faster equity growth through higher monthly payments. A longer-term mortgage, with lower monthly payments may offer you increased purchasing power and the ability to qualify for a higher loan amount.

BENEFITS:

- Knowing your monthly principal and interest payments will never vary
- A variety of terms available
- No penalty for payments toward principal

THIS MAY BE A GOOD CHOICE IF YOU:

- Prefer knowing your principal and interest payments through the life of the loan
- Plan to own your home for many years

CONSTRUCTION LOANS

These mortgages offer an adjustable or fixed rate loan in which you pay interest only during the construction phase. You have the ability to borrow a substantial portion of the land value in addition to construction costs. We will deposit funds into a construction checking account for each stage of construction after it has been completed and inspected.

If you're planning on building a new home, begin the conversation with one of our mortgage loan officers. Our expert team of mortgage and commercial lenders can guide you easily through the process.

BENEFITS:

- Funds are generally made available the next business day following an inspection
- Fixed and adjustable rate loans are available

FEDERAL MORTGAGE PROGRAMS

Bryant Bank Mortgage is proud to offer some of the most popular federally insured mortgage programs for first-time homebuyers, rural residents, and veterans of the U.S. Armed Forces.

FEDERAL HOUSING ADMINISTRATION MORTGAGE LOANS (FHA)

Typically one of the easier mortgage loans to qualify for, the FHA loan has a lower downpayment requirement and offers flexible down payment sources.

USDA RURAL HOUSING LOANS

While you must live in a certain area to qualify for a USDA loan, people tend to think it's one of the best mortgage options out there outside of a VA loan. With USDA loans, 100% financing is available based on property address and household income.

VETERANS ADMINISTRATION MORTGAGE LOANS (VA)

Bryant Bank greatly appreciates the men and women who have served, or currently serve our country. We are proud to offer VA loans, which eliminates the requirement of a down payment, does not have mortgage insurance, and is available for purchase or refinance transactions.

OTHER PROGRAMS

Jumbo Mortgage Loans – offer an adjustable or fixed rate loan.

Vacation Home Loans – available as an adjustable or fixed rate loan.

Land Loans – finance raw or buildable land with a loan from our lending team.

Lot Loans – found the perfect lot to build on? Our lending team can help.



A Better Buying Experience

Whether it's your first or fifth time, buying a house is an exciting life event. It's joining a community. It's finding a place you and your family can call home. Bryant Bank understands the significance of home ownership and the emotions often associated with it. That's why we're committed to making this life-changing experience positive, enjoyable, and rewarding.

Bryant Bank's vision is to see every Alabamian experience a financially stable future and live in a thriving community, and that includes your new home. To learn more about Bryant Bank, our products and services, as well as our experienced team, visit bryantbank.com/mortgage.

NORTH ALABAMA LOCATIONS

Downtown Huntsville
320 Pelham Ave SW
Huntsville, AL 35801

Southeast Huntsville
1804 Four Mile Post Rd SE
Huntsville, AL 35802

Athens (Loan Production Office)
101 S. Beaty St.
Athens, AL 35611

CENTRAL ALABAMA LOCATIONS

Cahaba Village
2700 Cahaba Village Plaza
Mountain Brook, AL 35243

Crestline Village
117 Euclid Ave
Birmingham, AL 35213

Columbiana
21290 Highway 25
Columbiana, AL 35051

Greystone
5319 US Highway 280
Birmingham, AL 35242

Homewood
1919 28th Ave S, Ste 101
Homewood, AL 35209

Hoover
2721 John Hawkins Pkwy
Hoover, AL 35244

Trussville
137 Main St
Trussville, AL 35173

WEST ALABAMA LOCATIONS

Downtown Tuscaloosa
1901 University Blvd
Tuscaloosa, AL 35401

Northport
2001 Lurleen Wallace Blvd
Northport, AL 35476

North River
1755 New Watermelon Rd
Tuscaloosa, AL 35406

Tuscaloosa Main
1550 McFarland Blvd N
Tuscaloosa, AL 35406

SOUTH ALABAMA LOCATIONS

Daphne
1801 U.S. Highway 98
Daphne, AL 36526

Mobile
6151 Airport Blvd
Mobile, AL 36608

Foley
1502 N McKenzie St
Foley, AL 36535

Orange Beach
24847 Commercial Ave
Orange Beach, AL 36561

BRYANT BANK

BryantBank.com | 1.855.4BRYANT

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