



Here's to new beginnings,  
new memories,  
and a  
New Home!

## TBT MORTGAGE **FIRST TIME** HOMEBUYER'S LOAN PROGRAM

- 🏠 Single Family Residence and PUD homes
- 🏠 Primary Residence, owner occupied occupancy, purchase transactions only
- 🏠 Maximum loan amount of \$404,995
- 🏠 Maximum LTV of 100%
- 🏠 Mortgage insurance NOT required
- 🏠 Escrow required
- 🏠 30 & 15 Year Fixed Rate Terms available
- 🏠 Must obtain Homebuyer Education Certification
- 🏠 No home ownership within previous 3 years
- 🏠 All terms subject to credit approval and qualification

**TBT**  **MORTGAGE**  
Part of the **Texas Bank and Trust** Company

The journey *home* starts here.

1-800-263-7013

[www.tbtmortgage.com](http://www.tbtmortgage.com)