

PRIVATE BANKING DOCTOR PROGRAM

City Bank Mortgage offers an extremely competitive mortgage program designed to meet the needs of Doctors in our communities.

- **No Down Payment Requirement for Purchase, Construction or Refinance**
- **No Mortgage Insurance**
- **Includes New, Self-Employed, and Contract Doctors**

Contact City Bank Mortgage today for additional terms and conditions and to request your official Loan Estimate.

Apply online at mortgage.citybankonline.com



Becky Kesterson

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City Bank
MORTGAGE

Loan Products & Services

Impeccable service. competitive products.

Imagine the possibilities with a lender that puts you first. With City Bank Mortgage, you'll receive industry-leading customer service to help you make your move with confidence.

Offering loan programs as diverse and unique as the communities we serve.

At City Bank Mortgage, we strive to have the most up-to-date products available in the ever-changing world of mortgage lending. These include:

- Purchase
- Refinance
- Home Equity Cash Out
- Conventional
- Jumbo, Non-Conforming
- FHA
- VA
- USDA
- Primary Residences
- Second Homes
- Investment Properties
- Texas Vet
- Special Portfolio

Programs for remodeling and home building:

- Lot Financing
- Construction Loans
- Home Improvement, Renovation Loans
- Interim Construction



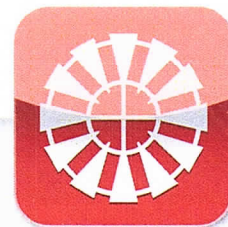
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Sr. Loan Officer

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SUCCESSFUL HOMEOWNERSHIP STARTS HERE.

Guaranteed Rural Housing Loans.

City Bank Mortgage is proud to offer Guaranteed Rural Housing Loans (USDA Loans). These loans are convenient in that buyers with limited assets may qualify and there is no down payment required. The financial flexibility of these loans include serving low-and-moderate-income households as identified by Rural Development. Also, the guaranteed fee may be paid by the buyer or seller, or even financed in the loan amount.

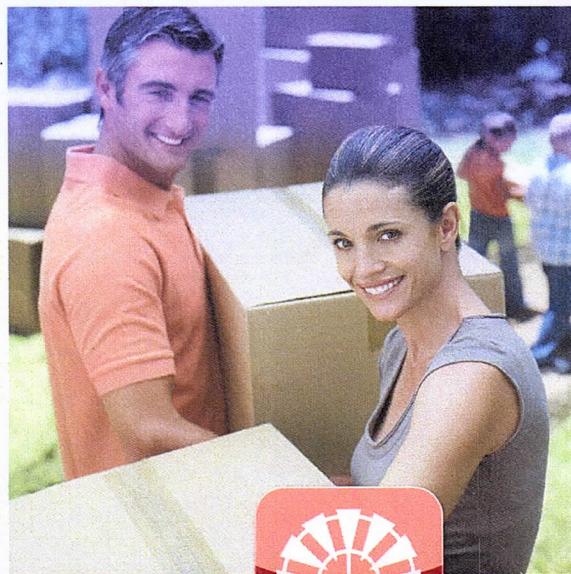
Features of Guaranteed Rural Housing Loans include:

- No down payment required
- One-unit primary residence, located in Rural Development-defined rural area

Guaranteed Rural Housing Loans details:

- Conforming loan amounts
- 640 minimum Loan Score
- Visit the USDA Income and Property Eligibility Site to determine eligibility of income and property

Contact me today to take advantage of this great program!



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