



Up to \$5,000 toward your mortgage closing costs and/or prepaids

if you meet qualifications.

Applicant Qualifications

- Must be a first-time homebuyer or eligible borrower
- For purchase or rate and term refinance of a primary residence
- Income limits apply*
- Eligible property must be located in program target area*
- Must complete a HUD or lender-approved homebuyer education course or financial literacy training, as applicable
- Must close on a first-mortgage loan with Hancock Whitney Bank

First responders, active military and teachers should ask about possible additional assistance opportunities.

*To qualify for the assistance, certain eligibility requirements must be met that can include the following: property must be located in the program's targeted area and the applicants' income must be 80% or less than the HUD median income for the area, or when the applicants on the loan have an income greater than 80% but less than 120% of the HUD median income for the area, the property must be located in a low, moderate, or majority minority census tract. Purchase and appraisal limits apply. Purchase or rate/term refinance transactions only. Limited to Conventional, Government (for the FHA loan program, assistance is subject to minimum down payment program requirements), VA, and Rural Development loan programs. See a Community Lending Specialist for more details.

Hancock Whitney Bank is not an administrator or owner of the down payment and closing cost assistance programs offered through federal, state and local agencies and does not guarantee eligibility, approval or disbursement of funds. If we are an approved participating lender, we help facilitate the submission of a borrower's application for assistance provided we have all the necessary documents that are required. We have no authority regarding the program's review and decision making process and therefore cannot guarantee program acceptance nor approval. The lender credit granted by the Bank cannot be used to pay fees that are already designated to be paid by the seller or other interested party in accordance with the sales contract. For the lender credit to apply, the loan must close with Hancock Whitney Bank.

Plan Your Way Home Lender Credit

Saving money to help achieve the dream of homeownership can be an overwhelming task, if not impossible when the unexpected continues to arise. In addition to your down payment, closing costs and prepaids like homeowners insurance and property taxes can really add up.

Our Plan Your Way Home Lender Credit may assist in making the journey a little easier for eligible first-time homebuyers. Contact a Community Lending Specialist for more details.

Here to Help

Funding is limited. Let us guide you through every step of the homeownership process. Contact a Community Lending Specialist for more details or visit hancockwhitney.com/plan-your-way-home.



Mireya LoCicero
Community Lending Specialist

Direct: 813-868-7882

mireya.locicero@hancockwhitney.com

hancockwhitney.com/mireya-locicero

NMLS# 1373773



The information contained herein is intended as informational material for the sole and exclusive use of the entities to which it was distributed and is subject to change without notice. Other restrictions apply. See an experienced Community Lending Specialist for more information.

Hancock Whitney Bank, Member FDIC and Equal Housing Lender. All loans and accounts subject to credit approval. Terms and conditions apply.