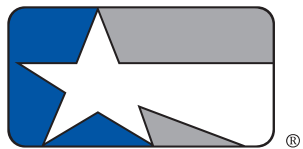


ATTENTION
FIRST-TIME HOMEBUYERS



Lone Star
National BankSM
Mortgage

Up to \$20,000 in Down Payment Assistance

Close on your home with as little as \$500
and secure your dream home today!



HELPIng First-Time Homebuyers

LSNB has partnered with the Federal Home Loan Bank of Dallas to offer income-qualified homebuyers with down payment and closing cost assistance funds. We have \$1.55 million to lend.

The Homebuyer Equity Leverage Partnership (HELP) program is the key that will unlock your dream of homeownership.

- These funds are first-come, first-served to income-qualified borrowers
- Single Parents and victims of catastrophic loss qualify as first-time homebuyers.
- Available until funds exhausted or December 31, 2024, whichever occurs first

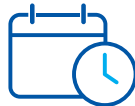
Don't wait, let's get your application in the queue! You and your family could receive up to **\$20,000** in down payment and/or closing cost assistance, some restrictions may apply.

LSNB Home Mortgage

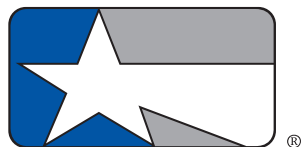
With our competitive interest rates, quick turn-around-time and the ability to tailor your loan, we'll make this process seamless from application to closing.



- First-Time Home Buyers Program
- US Department of Veteran's Affairs (VA) Loans
- Federal Housing Administration (FHA) Loans
- Conventional Loans
- Home Construction Loans
- US Department of Agriculture (USDA) Rural Development (RD) Loans
- Non-Conforming Home Loans



Call 1-800-580-0322 or (956) 661-0899
to Make an Appointment Today.



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EQUAL HOUSING
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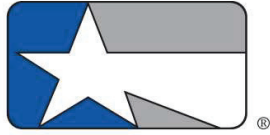
NMLS #410044

(1) Third party fees for internet, messaging, or data plans may apply.

Loans subject to credit approval. Information subject to change.

Rev. 03/24

LSB0380



**Lone Star
National Bank**
LSNB Mortgage

LSNB has partnered with the Federal Home Loan Bank of Dallas to offer income-qualified homebuyers with down payment and closing cost assistance funds.

- You and your family could receive up to \$20,000 in down payment and/or closing cost assistance, some restrictions may apply.
- Close on your home with as little as \$500.
- Must not have owned a home for the last 3 years. **Some Exceptions apply.**
- Single parents and catastrophe victims are eligible as first-time homebuyers.

Q: Does the HELP program accommodate new construction long-term builds?

A: Yes, Restrictions apply if not closing in the next 30-45 days.

Q: Are mobile homes allowed in the HELP program?

A: Owner-occupied, primary residence mobile homes, either single or double wide, **are** acceptable so long as the unit is permanently affixed and mortgaged with the land so the required HELP Deed Restriction can be legally recorded.

Q: Are condo units and 2-4-unit properties allowed in the HELP program?

A: Owner-occupied, primary residence condominium units are eligible.

A: 2-4-unit property must be an owner-occupied, primary residence and projected net rental income from the tenant occupied unit(s) must be included in the buyer's qualifying annual income amount.

Q: Can HELP funds be combined with any other approved funds awarded by any Federal Home Loan Bank?

A: No.

Q: How is the household size determined?

A: Any individual who is permanently residing in the household at the time of income qualification must be included and listed on the Household Income Certification, along with their income, if applicable. A pregnant woman is counted as two within the household size.

- Estimate the total annual income for ALL household members (*ALL Adults living in the household*)
- The row across the top is the household size. Find yours.
- Next, look down that column. Your Household income cannot exceed the amount listed. This amount represents the 80% AMI threshold for program eligibility.

Below is a table to use for Max Household income in Starr, Camaron and Hidalgo County.

Family Size	1	2	3	4	5	6	7	8
HOUSEHOLD INCOME	\$40,400	\$46,150	\$51,900	\$57,650	\$62,300	\$66,900	\$71,500	\$76,100