



FROST RESIDENTIAL LOAN RATES

As of 08/26/2019

Frost customers receive an additional 0.25% discount on loan rates when using auto debit with a Frost bank account. Frost also provides lot loans. Please call for pricing.

PURCHASE MONEY SECONDS AND REFINANCE OF PURCHASE MONEY SECONDS

Amount	Term	CLTV	APR
\$10,000 - \$90,815	15 years	95%	5.24%
\$10,000 - \$250,000	15 years	90%	5.24%
\$250,001 - \$500,000	15 years	80%	4.99%
\$10,000 - \$250,000	30 year amortization/15 year balloon	90%	5.49%
\$250,001 - \$500,000	30 year amortization/15 year balloon	80%	5.24%

\$350 Origination fee. No broker fee. No maximum first lien amount. No ARM first lien with balloon PM2. Appropriate title fees required. 10/1 or 15/1 ARM allowed on 15 year term only.

HOME IMPROVEMENT LOANS

Amount	Term	CLTV	APR
\$2,000 - \$20,000 (2nd Lien)	15 years	90.01% to 100%	5.99%
\$2,000 or greater (2nd Lien)	15 years	90%	5.49%
\$2,000 or greater (1st Lien)*	15 years	80%	4.44%
\$2,000 or greater (2nd Lien)	20 years	90%	5.74%
\$2,000 or greater (1st Lien)*	20 years	80%	4.44%

HOME EQUITY LINE OF CREDIT (HELOC)

Amount	Term	APR
\$8,000 to \$49,999	20 years	WSJ Prime +1.99% = 7.24%
Lines of \$50,000 or greater	20 years	WSJ Prime +0.99% = 6.24%

A Frost deposit account is required to have a HELOC. Floor of 4.24%. This rate may increase after consummation.

HOME EQUITY LOANS

Amount	Term	APR
\$2,000 - \$49,999	7 years	5.49%
\$2,000 - \$49,999	10 years	5.49%
\$2,000 - \$49,999	15 years	5.99%
\$2,000 - \$49,999	20 years	6.39%
\$50,000 or greater	7 years	5.24%
\$50,000 or greater	10 years	5.24%
\$50,000 or greater	15 years	5.49%
\$50,000 or greater	20 years	5.89%
\$2,000 or greater (1st Lien)*	10 years only	4.29%
\$2,000 or greater (1st Lien)*	20 years only	4.44%

For more information, please contact:

Jenny Petree | NMLS ID: 539139 | 817-420-5909 | Jenny.Petree@frostbank.com

**No auto debit discount on any 1st lien real estate products. Rates and points are subject to change without notice. This information is provided to assist Real Estate Professionals and is not an advertisement to extend customer credit as defined by Sec. 1026 of Regulation Z. All offers are subject to approval. Member FDIC.*





Purchase Money 2nd Needs List

The following is a list of the required documents to apply for a Purchase Money 2nd loan.
Please forward the documents via email.

- 1003/1008
- Signed 1st lien Borrowers' Certification and Authorization (*dated within the last 30 days*)
- Signed Frost Borrowers' Certification and Authorization (*attached*)
- Copy of Driver's License
- Purchase Contract
- Date Appraisal is due: _____

Proof of Income

- Most Recent Paystub
- 2 Years of W-2s
- 2 Years Tax Returns (*if self-employed or owns rental property*)
- 2 Years K-1s (*if self-employed*)

Construction to Perm (*if applicable*)

- CD from Closing
- Note from Closing

Other Real Estate Owned (*if applicable*)

- Mortgage Statement (*dated within the last 30 days*)
- Declaration Page of Homeowner's Insurance
- Property Tax Bill
- HOA Bill (*if applicable*)

Additional Information

- * Frost Appraisal Services Department will request a copy of the appraisal.
- * All 2nd Lien conditions must be met prior to CD distribution.
- * Frost will request a lender title policy (typical cost \$100 to \$150).
- * HOI declaration page is needed. Frost is not required to be listed as a mortgagee.
- * If flood insurance is required, Frost must be listed as a mortgagee on the policy.
Proof of payment must also be supplied. See mortgagee clause below.

Frost Mortgage Clause:

Frost Bank
P.O. Box 1600
San Antonio, TX 78296

Borrower's Authorization to Release Information

I/We hereby authorize you, Frost Bank, to provide information on our behalf to any Third Party Lenders or Vendors in connection with the Purchase/Refinance of our home. Such information we may share includes, but is not limited to, the status of our loan application and any information needed to complete this transaction.

This authorization is restricted to Third Parties only in connection with this loan process.

X _____
Applicant Signature

X _____
Date

X _____
Co-Applicant Signature

X _____
Date