



Plan Your Way Home

The home ownership journey is an exciting one, but it can also cause some anxiety for first-time homebuyers. You may ask yourself... *Can I actually buy a house? How much can I afford? What are closing costs?*

Through Plan Your Way Home, we have answers to your questions. We can help you find the right mortgage and identify the assistance programs you may qualify for, as well as any community lending sources available to you.

Plan Your Way Home

Our process is designed to promote the dream of home ownership.

Based on certain eligibility requirements, we have access to many programs that can provide:

- Minimal to NO down payment requirements*
- Down-payment and closing costs assistance programs for qualified borrowers*
- Expanded credit guidelines
- Homebuyer Education and Financial Literacy Training
- Pre-purchase credit counseling

Here to Help

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.

*To qualify for assistance, certain eligibility requirements must be met and can include the following: generally, the property must be located in the program's targeted area, and certain purchase price, loan, and income limits may apply. Additionally, when an applicant's total application income exceeds 80% of the HUD median income for the area, some programs require that 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 (and for the FHA loan program, assistance is also subject to minimum down payment program requirements), VA, and Rural Development loan programs. Other restrictions apply. See an experienced 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.



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