



Where *Home Dreams* Become Real

Designed to help make your vision of homeownership *a reality*

At Vantage Bank, we believe owning a home is a cornerstone of financial stability and personal fulfillment. That's why we're here to help you overcome challenges like credit hurdles and savings gaps, making your dream of homeownership a reality.

As a proud part of our Texas communities, we're committed to helping individuals and families achieve their homeownership dreams. Our Vision to Victory Mortgage is designed to assist with credit and savings barriers and provide a clear path to homeownership for those who need it most. Whether you are a first-time home buyer or looking to refinance your existing home, our program is committed to turning your homeownership vision into a victory.

- ♦ No down payment or origination fees
- ♦ Up to 100% financing
- ♦ No private mortgage insurance required
- ♦ Fixed interest rate
- ♦ 580 minimum credit score
- ♦ Up to 47% debt-to-income ratio
- ♦ Property must be located in a majority-minority census tract and borrower must earn less than 120% of the area median income where the property is located. Or the property must be located in a low-to-moderate income tract.



Rick Balderrama

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All loans are subject to credit approval. Other restrictions apply. Closing cost and other fees still apply. Loan amount not to exceed 100% of the appraised value or purchase price, whichever is less up to a maximum loan amount of \$320,000. Property must be in the state of Texas and in a majority-minority census tract or a low-to-moderate tract per Census Demographic Data defined by the Federal Financial Institutions Examination Counsel (FFIEC). This program is subject to change.