

*When Your
Priority is a
Home Loan...
Our Priority
is You!*

Serving Our
Neighbors at these
**Patriot Bank
Mortgage locations**

Arlington

5340 Airline Rd.
Arlington, TN
901.472.6422

Collierville

279 Market Blvd.
Collierville, TN
901.854.7383

Covington

70 Mueller Brass Rd.
Covington, TN
901.475.6680

Millington

8370 Hwy 51 N, Ste 107
Millington, TN
901.872.8517

Raleigh Springs

3535 Austin Peay Hwy.
Memphis, TN
901.505.6999

South Tipton

11529 Hwy 51 S.
Atoka, TN
901.840.1911

**Neighbors
Serving
Neighbors**

**Mortgage
Loan
Programs**

 **Patriot Bank
Mortgage**

901.475.3252

*A loan officer is ready to
speak to you today!*

patriotbankmortgage.com

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901.475.3252

Patriot Bank NMLS #416988

 Member
FDIC

Competitive Rates!

Save Time, Close Quicker!

Build your dream home.

USDA Rural Development Loan

The USDA Rural Development loan offers a **no down payment option** for borrowers purchasing or refinancing in qualified areas, such as rural Shelby County and all of Tipton, Lauderdale, Haywood, and Fayette Counties. Household gross income must meet maximum income guidelines for this loan program. Minor home repairs may even be financed into the loan amount.

VA Home Loan Program

Qualified veterans and active duty military may be eligible for the VA Home Loan Program for purchases or refinances. This program requires **no down payment** and provides financing for up to 30 years. No monthly mortgage insurance is required.



Conventional Loan

Conventional loans offer financing ranging from 10 to 30 years with down payments as low as 5%. This program fits a wide range of borrowers with **flexible terms and features**. This loan program is available for purchases or refinances.

FHA Loan

FHA is a government sponsored loan program with very flexible terms that allows a borrower to buy with **as little as 3.5% down**. This loan program is available for purchases or refinances.

THDA Loan

THDA offers 30-year, fixed interest rate mortgage loans and an option for down payment assistance to qualified **first-time homebuyers** in Tennessee. THDA requires applicants to take a homebuyer education course before closing on a loan providing down payment assistance.



Construction Loans

Patriot Bank offers competitive construction loans that help you build your dream home. Whether building on your own lot or completing a presale with a builder, the bank's construction loan program is designed to be convenient and flexible.

Patriot Bank also offers the **Patriot Plus Down Payment Assistance** and **Home Improvement Programs** in Shelby County and Tipton County.

**Program restrictions apply.*



Let us find the right mortgage program for you.

Contact us today!



patriotbankmortgage.com



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