Paragon BANK

Mortgage Access Special Purpose Program

Paragon Bank is pleased to offer the Mortgage Access Special Purpose Program* to those individuals and families who dream of making homeownership a reality. You can expect to have a dedicated local banker who can help make decisions quickly and provide detailed guidance along each point of the home buying process.

- 103% Loan to Value (Maximum Loan Amount up to $400,000)
- 100% Loan to Value (Loan Amount: $400,001-$806,500)
- No Private Mortgage Insurance
- Minimum Credit Score (Maximum Loan Amount up to $400,000): 600*
- Minimum Credit Score (Loan Amount: $400,001-$806,500): 660*
- Primary Residence Only
- Available for:
    - Homes in Majority Minority Census Tracts
    - Homes that are in a low-to-moderate income census tract
    - For borrowers who are 80% or below the median income

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**Subject to credit review and approval. This is not a commitment to lend. All loans or offers of credit are subject to credit and underwriting review and approval. Other eligibility requirements may apply. Programs, rates, terms and conditions are subject to change without notice. The interest on the portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for federal income tax purposes. Consumer should consult a tax advisor for further information regarding the deductibility of interest and charges. Targeted communities for the purposes of this program are certain tracts in any one of Paragon's assessment areas. See your Paragon lender for details.*