



FROST RESIDENTIAL LOAN RATES

As of 4/19/2021

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	APR w/Discount*
\$10,000 - \$102,797	15 years	95%	5.49%	5.24%
\$10,000 - \$250,000	15 years	90%	5.24%	4.99%
\$250,001 - \$500,000	15 years	80%	4.99%	4.74%
\$10,000 - \$250,000	30yrAmo/15yr Balloon	90%	5.49%	5.24%
\$250,001 - \$500,000	30yrAmo/15yr Balloon	80%	5.24%	4.99%

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

HOME IMPROVEMENT LOANS

Amount	Term	CLTV	APR	APR w/Discount*
\$2,000 or greater (1st Lien)*	15 years	80%	3.75%	N/A
\$2,000 or greater (1st Lien)*	20 years	80%	3.75%	N/A
\$2,000 - \$20,000 (2nd Lien)	15 years	90.01%-100%	5.49%	5.24%
\$2,000 - \$50,000 (2nd lien)	15 years	90%	4.49%	4.24%
\$2,000 - \$50,000 (2nd lien)	20 years	90%	4.99%	4.74%
\$50,001 or greater (2nd lien)	15 years	90%	4.24%	3.99%
\$50,001 or greater (2nd lien)	20 years	90%	4.74%	4.49%

HOME EQUITY LINE OF CREDIT (HELOC)

Amount	Term	APR	APR w/Discount*
\$8,000 to \$49,999	20 years	WSJ Prime+1.99%, = 5.24%	WSJ Prime+1.99%, = 4.99%
\$50,000 or greater	20 years	WSJ Prime +0.99% = 4.24%	WSJ Prime +0.99% = 3.99%

Interest rates are variable, rate may increase after consummation. Floor of 3.74%. Frost deposit account is required to have a HELOC.

HOME EQUITY LOANS

Amount	Term	APR	APR w/Discount*
\$2,000 or greater (1st Lien)*	10 years only	3.60%	N/A
\$2,000 or greater (1st Lien)*	20 years only	3.75%	N/A
\$2,000 - \$49,999	7 years	4.74%	4.49%
\$2,000 - \$49,999	10 years	4.74%	4.49%
\$2,000 - \$49,999	15 years	5.24%	4.99%
\$2,000 - \$49,999	20 years	5.64%	5.39%
\$50,000 or greater	7 years	4.49%	4.24%
\$50,000 or greater	10 years	4.49%	4.24%
\$50,000 or greater	15 years	4.74%	4.49%
\$50,000 or greater	20 years	5.14%	4.89%

For more information, please contact:

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*APR after applying auto debit discount

**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 credit as defined by Sec. 1026 of Regulation Z. All offers are subject to approval. Member FDIC.

