



Affordable Housing Loan Program

Financial Opportunities for Affordable Home Buyers and Home Owners

FineMark National Bank & Trust is committed to helping individuals and families realize and maintain home ownership through our affordable housing loan program. This program is designed to be innovative and flexible to support affordable housing in our community.

Frequently Asked Questions:

1. What are the requirements?

In order to qualify for FineMark's Affordable Home Loan Program, applicants are subject to credit approval and must meet all of the conditions below:

- Purchase, refinance, or improve/rehabilitate a primary residence counties listed below
- Demonstrate an ability to repay
- Have a household income as per these local guidelines

FLORIDA

Lee County Household income below \$71,040* - OR - if the dwelling is in a low or moderate-income census tract, \$106,560**

Collier County Household income below \$83,440* - OR - if the dwelling is in a low or moderate-income census tract, \$125,160**

Palm Beach County Household income below \$83,200* - OR - if the dwelling is in a low or moderate-income census tract, \$124,800**

SOUTH CAROLINA

Charleston or Berkeley County Household income below \$84,080* - OR - if the dwelling is in a low or moderate-income census tract, \$126,120**

ARIZONA

Maricopa County Household income below \$81,040* - OR - if the dwelling is in a low or moderate-income census tract, \$121,560**

2. What does FineMark's Affordable Housing Loan Program offer?

- Flexible income and credit guidelines
- No requirement of private mortgage insurance
- Fixed term repayment options
- Competitive rates
- Closing cost assistance for qualifying applicants who have not owned a primary home in the previous three years. Flexible payment sources such as third-party down payment assistance programs (subject to availability)

3. What is my next step?

If you or someone you know would like more information on this affordable housing program offered through FineMark, please contact one of our Loan Officers at 877-461-5901.



Fort Myers • Bonita Springs • Charleston • Estero • Jupiter • Naples • Scottsdale
Trust and investment services are not FDIC insured, are not guaranteed by the bank and may lose value.
www.finemarkbank.com



Information accurate as of 04/01/2024.

*Income based on 80% of Family Median Income for the county. Income thresholds are subject to change.

**Income based on 120% of Family Median Income for the county. Income thresholds are subject to change.