

## 2024 Mortgage Products

- Conventional Loans

BOKF offers both Fannie Mae and Freddie Mac loan products to a maximum of 97% LTV.

- FHA Loans

FHA provides home financing for people with smaller down payments, or for those who find conventional mortgage loan terms less attractive.

- VA Loans

Veterans can take advantage of low Government rates and great benefits with the VA loan program offered exclusively for VA eligible personnel.

- HUD 184 Loans

HUD Section 184 is a specialized program to specifically help meet the needs of the Native American, Alaskan Native and New Mexican Pueblo homebuyers, Indian tribes, Tribally Designated Housing Entities and Indian Housing Authorities. The HUD Section 184 product can be used to originate mortgages for 1- to 4-unit dwellings located on both fee simple and restricted lands.

- Rural Development

USDA provides home financing for people with smaller down payments and where properties are located outside of major metropolitan areas.

- Portfolio Loans

BOKF offers portfolio loan products with both conforming and non-conforming loan amounts.

- Jumbo Loans

BOKF offers jumbo loan programs for people that need a non-conforming loan amount.

- Bond Programs

BOKF works in conjunction with state housing agencies and city or county programs to offer Conventional, and Government products to both first time and non-first time homebuyers to provide affordable housing. These programs may include down payment and closing cost assistance and are available in the bank footprint lending areas.

- Home Equity Loans

The Home Equity Loan (HELOAN) product is a fully amortized loan that allows clients to use the equity in their home as collateral. HELOAN is a product targeted at clients that have acquired equity in their primary or secondary residence.

- Home Equity Lines of Credit

The Home Equity Line of Credit (HELOC) product is a revolving line of credit. A HELOC allows the customer to use the equity in their home as collateral. A HELOC offers flexibility for individuals who are unsure of the exact amount they'll need to borrow, and who want to take multiple advances over time.