

## 2022 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, or for those who find conventional mortgage loan terms less attractive.

- Portfolio Loans

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

- Jumbo Loans

BOKF offers jumbo loan products with non-conforming loan amounts.

- Bond Programs

BOKF works in conjunction with state housing agencies and city or county programs to offer Conventional, FHA, VA and Rural Development 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

- Home Equity Lines of Credit