



Frost Loans

Consumer Disaster Relief Loan

When disaster hits home, get relief during repairs with predictable monthly payments at a low rate. As recovery begins, we will be here with the service, resources and local support for those living in a disaster area.

- Secured home improvement loan
- Rate: Fixed (WSJ Prime); 8.50% APR*
- Terms:
 - Loans up to \$50,000: Three monthly interest-only payments followed by 240 monthly principal and interest payments based on 20 year amortization
 - Loans greater than \$50,000: Six monthly interest-only payments followed by 240 monthly principal and interest payments based on 20 year amortization
- Loan to value: 100% maximum for primary residence loans; 90% maximum for secondary residence loans
- Loan amount: Frost will finance up to 100% of your contract repair costs; loan not to exceed \$250,000
- No fees except appraisal fee if required or requested

LOAN WORKSHEET

INSTRUCTIONS	PRIMARY RESIDENCE PAYMENT EXAMPLE (100% LTV)	SECONDARY RESIDENCE PAYMENT EXAMPLE (90% LTV)	YOUR HOME
Home value (before disaster)	\$200,000 x 100% = \$200,000	\$200,000 x 90% = \$180,000	\$
Subtract balance of all existing liens	-\$75,000	-\$75,000	\$
Available equity	(A) \$125,000	\$105,000	\$
Amount of contract for repairs	(B) \$100,000	\$100,000	\$
Maximum loan amount is \$250,000 or the lower of (A) & (B)	\$100,000	\$100,000	\$

PAYMENT EXAMPLES

LOAN AMOUNT	MONTHLY INTEREST-ONLY PAYMENT**	MONTHLY PRINCIPAL AND INTEREST PAYMENT
	First three months	Remaining 240 months
\$10,000	\$70.83	\$86.78
\$25,000	\$177.08	\$216.96
\$50,000	\$354.17	\$433.91
	First six months	Remaining 240 months
\$100,000	\$708.33	\$867.82
\$150,000	\$1,062.50	\$1,301.73
\$175,000	\$1,239.58	\$1,518.69
\$200,000	\$1,416.67	\$1,735.65
\$250,000	\$1,770.83	\$2,169.56

WE'RE HERE TO HELP

Give us a call to apply at (866) 376-7889.



This is not a commitment to make a loan. This information is provided to assist in the estimate and negotiation of a specific consumer transaction. All loans are subject to credit approval. *Rate is subject to change without notice. **Interest payments are estimates. Actual interest payments will be based upon the total outstanding principal.