

Learn more about our

DreamStart Loan Program



IMAGINE OWNING A HOME FOR LESS MONEY OUT OF POCKET.

With our DreamStart Program, you can get lower monthly payments with a reduced rate. Plus, own a home for 0% down and no private mortgage insurance!



SAVE OVER \$8,500 PER YEAR!

Available in eligible areas in the Dallas-Plano-Irving, Texas MSA.

Current Market Rate Scenario*

Purchase Price	\$385,000
3% Down Payment	\$11,550.00
Loan Amount	\$373,450
Interest Rate	7.490%
Annual Percentage Rate (APR)	8.040%
Term	30-Year
Monthly Payment***	\$2,608.66
Private Mortgage Insurance (PMI)	\$180.50
Down Payment Savings	N/A
Total Monthly Payment	\$2,789.16
Monthly Savings	N/A

*Example financing scenario: 30-year fixed-rate loan with a 3% down payment and a minimum 700 credit score on a primary occupancy type will have a 8.040% Annual Percentage Rate (APR), payable in monthly installments of \$2,608.66. Monthly payment does not include taxes, insurance, or mortgage insurance (MI). The monthly payment obligation will be greater. The monthly Rate listed is effective as of 5/17/24, is for illustrative purposes only, and is subject to change. Additional requirements, restrictions, and underwriting conditions may apply. Speak with your loan officer for details.

DreamStart Program**

Purchase Price	\$385,000
0% Down Payment	\$0
Loan Amount	\$385,000
INTEREST RATE	4.990%
Annual Percentage Rate (APR)	5.054%
Term	30-Year
Monthly Payment***	\$2,064.42
Private Mortgage Insurance (PMI)	N/A
Down Payment Savings	\$11,550.00
Total Monthly Payment	\$2,064.42
MONTHLY SAVINGS	\$724.74

**Example financing scenario: 30-year fixed rate loan with a 0% downpayment, minimum 620 credit score on a primary occupancy type will have a 5.054% Annual Percentage Rate (APR), payable in monthly installments of \$2,064.42. Monthly payment does not include taxes, insurance, or mortgage insurance (MI). The monthly payment obligation will be greater. The monthly Rate listed is effective as of 5/17/24, is for illustrative purposes only, and is subject to change. Additional requirements, restrictions, and underwriting conditions may apply. Speak with your loan officer for details.

Call us to find out if this program is offered in your area!

CENTRAL REGION

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Cornerstone Capital Bank, SSB. Member FDIC. Company NMLS #2258. Offer subject to change. Cannot be combined with other offers, discounts, or programs. **Minimum borrow contribution of \$1,000 towards closing costs and/or earnest money. When all borrowers are first-time homebuyers, at least one borrower must participate in a homeownership education program (meeting FNMA, FHLMC, or HUD requirements or those accepted by mortgage insurance companies) before the note date. This is not intended to be an exhaustive list of DreamStart requirements. Payments and savings may vary. For lock options for other parameters, contact your loan officer. Additional underwriting conditions apply. Speak with your loan officer for details. Not a commitment to lend. Borrower must meet qualification criteria. 230131_FL | 05/22/2024