

Arkansas Development Finance Authority

HomeToOwn ADFA'S MORTGAGE BOND PROGRAM

Arkansas Development Finance Authority
P.O. Box 8023
Little Rock, AR 72203
501-682-5900
www.arkansas.gov/adfa



EQUAL HOUSING
OPPORTUNITY

Effective 07/21/05

ARKANSAS DEVELOPMENT FINANCE AUTHORITY

HomeToOwn PROGRAM

The Arkansas Development Finance Authority is pleased to offer the HomeToOwn Program that makes buying a first home easier for low-income and moderate-income families in Arkansas. The basic information provided here is not designed to be a complete program description. To make application or to obtain additional information, contact one of the participating lenders on the attached list.

THE FOLLOWING LOANS ARE ELIGIBLE IN THE PROGRAM

FHA Loans: 203(b), 203(b)/Vet, 234c, 203(k), 203(h), in applicable Areas. ADFA encourages the use of the FHA Energy-Saving Mortgage.

V.A. Guaranteed Loans: Guaranteed by the Department of Veterans Affairs.

Conventional Loans: (for pooling to Fannie Mae) will also include Community Home Buyer Program Loans and Fannie Mae My Community Mortgage.

Rural Development: Guaranteed Rural Housing Loans.

HomeToOwn PROGRAM

FIRST MORTGAGE

AVAILABILITY: Continuous Lending Program (Always available to participating Lenders)

INTEREST RATE: **5.40** as of 8/22/05
Rate is subject to change, depending on market conditions.

ORIGINATION FEE: **1.00%** (For FHA 203k loans, the customary fee may be collected)

ADFA LOCK-IN DEPOSIT: **\$100.00** Collected at Loan Application, Credited at Closing

DISCOUNT FEE: **1.00%** of final note collected at closing, payable to ADFA.

LOAN TERMS: **30 Years Only, NO PREPAYMENT PENALTY.**

**SALES PRICE LIMITS &
INCOME LIMITS:** See SCHEDULE III for the County the property is located in along with the Income Limits.

DOWNPAYMENT: Fees, etc.: Follow FHA, VA, Rural Development or Fannie Mae guidelines.

SECOND MORTGAGE

ADFA has a **Downpayment Assistance Program (DPA)** for qualifying applicants of a first mortgage. The DPA ranges from \$1,000 to \$3,000 for closing cost assistance. There is **no** “cash back” to the borrower. Excess funds will be applied to reduce the principal of the loan or the loan amount will be reduced.

INTEREST RATE: 7.25% as of 5/19/03
TERMS: 10 YEAR AMORTIZATION

ADFA requires the borrower to invest the greater of 1.00% of the Sales Price or \$500.00 into the mortgage. This money must be the borrowers investment into the loan through either fees and/or cash and **cannot** be **GIFT money** in any form. ADFA requires the borrower to attend a Home Buyers Counseling Program where a Certificate will be issued on their behalf.

Both the first and second mortgages will be sold to the Master Servicer, who currently is US Bank Home Mortgage. The Master Servicer will issue one “coupon book” so that each month the borrower can remit one check to cover the first and second mortgage. The second mortgage is **not** subject to Recapture, and there is no prepayment penalty.

FIRST-TIME HOME BUYER REGULATION

A first-time homebuyer is defined by federal regulation as someone who has **not** had an ownership interest in his or her principal residence at any time during the past three years. (A Mobile Home **not** permanently attached does not jeopardize first-time homebuyer status.) Borrowers must provide copies of the past three years of Federal Tax Returns and copies of the W-2 Forms. All home occupants over 18 years of age who are employed must also provide Federal Tax Returns and copies of the W-2 Forms. If unavailable, copies or transcripts may be obtained from the I.R.S. Home buyers purchasing a home in the Non-Targeted Counties must meet the first-time home buyer regulation.

In Targeted Areas, the home buyers purchasing a residence **need not** meet the first-time home buyers regulation. (See Attachment)

OWNER OCCUPANCY

Home Buyer (s) **MUST** occupy the property as their primary residence as long as the bond loan remains on the property.

RECAPTURE PROVISION

If you receive an ADFA mortgage, you will be receiving a mortgage loan from the proceeds of tax exempt bonds. This gives you the benefit of a lower interest rate than is usually charged for a mortgage loan. If you sell or otherwise dispose of your home within **nine** years of closing, you may have to rebate to the government a portion of the gain on the sale of the home. This recapture only applies if you make a gain on the sale of your home and if your income increases above specific levels. For many buyers there will be no recapture payment or it will be minimal. In no case will the amount exceed 50% of the net gain as defined in the 1986 Tax Code, or 6.25% of the original mortgage on the home, whichever is less.

ARKANSAS DEVELOPMENT FINANCE AUTHORITY

HomeToOwn Program

Schedule III

STATE OF ARKANSAS 2005 INCOME BY COUNTY & HOUSEHOLD SIZE

Purchase Price Limits by County/New Existing (Effective March 10, 2005)

Income Limits by County and Household Size (Effective March 10, 2005)

N=Non-Targeted

T=Targeted

N/T	COUNTY	PURCHASE PRICE LIMITS		2005 INCOME LIMITS	
		EXISTING	NEW CONSTRUCTION	1-2 MEMBER HOUSEHOLD	3-MORE MEMBER HOUSEHOLD
N	Arkansas	\$172,632	\$172,632	\$45,300	\$52,095
N	Ashley	\$172,632	\$172,632	\$45,300	\$52,095
N	Baxter	\$172,632	\$172,632	\$45,300	\$52,095
N	Benton	\$172,632	\$172,632	\$52,000	\$59,800
N	Boone	\$172,632	\$172,632	\$45,300	\$52,095
T	Bradley	\$172,632	\$172,632	\$54,360	\$63,420
T	Calhoun	\$172,632	\$172,632	\$54,360	\$63,420
N	Carroll	\$172,632	\$172,632	\$45,300	\$52,095
T	Chicot	\$172,632	\$172,632	\$54,360	\$63,420
T	Clark	\$172,632	\$172,632	\$54,360	\$63,420
N	Clay	\$172,632	\$172,632	\$45,300	\$52,095
T	Cleburne	\$172,632	\$172,632	\$54,360	\$63,420
N	Cleveland	\$172,632	\$172,632	\$46,700	\$53,705
T	Columbia	\$172,632	\$172,632	\$54,360	\$63,420
T	Conway	\$172,632	\$172,632	\$54,360	\$63,420
N	Craighead *	\$172,632	\$172,632	\$46,250	\$53,187
T	Crawford	\$172,632	\$172,632	\$54,360	\$63,420
T	Crittenden	\$172,632	\$172,632	\$68,760	\$80,220
T	Cross	\$172,632	\$172,632	\$54,360	\$63,420
T	Dallas	\$172,632	\$172,632	\$54,360	\$63,420
T	Desha	\$172,632	\$172,632	\$54,360	\$63,420
T	Drew	\$172,632	\$172,632	\$54,360	\$63,420
N	Faulkner	\$172,632	\$172,632	\$55,100	\$63,365
N	Franklin	\$172,632	\$172,632	\$45,300	\$52,095
N	Fulton	\$172,632	\$172,632	\$45,300	\$52,095
N	Garland	\$172,632	\$172,632	\$45,300	\$52,095
N	Grant *	\$172,632	\$172,632	\$48,450	\$55,717
N	Greene	\$172,632	\$172,632	\$45,300	\$52,095
N	Hempstead	\$172,632	\$172,632	\$45,300	\$52,095
N	Hot Spring	\$172,632	\$172,632	\$45,300	\$52,095
N	Howard	\$172,632	\$172,632	\$45,300	\$52,095
N	Independence	\$172,632	\$172,632	\$45,300	\$52,095
N	Izard	\$172,632	\$172,632	\$45,300	\$52,095
N	Jackson	\$172,632	\$172,632	\$45,300	\$52,095
T	Jefferson	\$172,632	\$172,632	\$54,720	\$63,840
N	Johnson	\$172,632	\$172,632	\$45,300	\$52,095

SCHEDULE III

		<u>PURCHASE PRICE LIMITS</u>		<u>2005 INCOME LIMITS</u>	
N=Non-Targeted				<u>1-2 MEMBER</u>	<u>3-MORE MEMBER</u>
T=Targeted					
<u>N/T</u>	<u>COUNTY</u>	<u>EXISTING</u>	<u>NEW CONSTRUCTION</u>	<u>HOUSEHOLD</u>	<u>HOUSEHOLD</u>
T	Lafayette	\$172,632	\$172,632	\$54,360	\$63,420
N	Lawrence	\$172,632	\$172,632	\$45,300	\$52,095
T	Lee	\$172,632	\$172,632	\$54,360	\$63,420
T	Lincoln	\$172,632	\$172,632	\$54,360	\$63,420
N	Little River	\$172,632	\$172,632	\$45,300	\$52,095
N	Logan	\$172,632	\$172,632	\$45,300	\$52,095
N	Lonoke	\$172,632	\$172,632	\$55,100	\$63,365
T	Madison	\$172,632	\$172,632	\$54,360	\$63,420
N	Marion	\$172,632	\$172,632	\$45,300	\$52,095
N	Miller *	\$172,632	\$172,632	\$45,550	\$52,382
T	Mississippi	\$172,632	\$172,632	\$54,360	\$63,420
T	Monroe	\$172,632	\$172,632	\$54,360	\$63,420
N	Montgomery	\$172,632	\$172,632	\$45,300	\$52,095
T	Nevada	\$172,632	\$172,632	\$54,360	\$63,420
N	Newton	\$172,632	\$172,632	\$45,300	\$52,095
T	Ouachita	\$172,632	\$172,632	\$54,360	\$63,420
T	Perry	\$172,632	\$172,632	\$54,360	\$63,420
T	Phillips	\$172,632	\$172,632	\$54,360	\$63,420
N	Pike	\$172,632	\$172,632	\$45,300	\$52,095
N	Poinsett	\$172,632	\$172,632	\$45,300	\$52,095
N	Polk	\$172,632	\$172,632	\$45,300	\$52,095
N	Pope	\$172,632	\$172,632	\$45,300	\$52,095
T	Prairie	\$172,632	\$172,632	\$54,360	\$63,420
N	Pulaski	\$172,632	\$172,632	\$55,100	\$63,365
N	Randolph	\$172,632	\$172,632	\$45,300	\$52,095
T	St. Francis	\$172,632	\$172,632	\$54,360	\$63,420
N	Saline	\$172,632	\$172,632	\$55,100	\$63,365
T	Scott	\$172,632	\$172,632	\$54,360	\$63,420
T	Searcy	\$172,632	\$172,632	\$54,360	\$63,420
N	Sebastian	\$172,632	\$172,632	\$45,300	\$52,095
N	Sevier	\$172,632	\$172,632	\$45,300	\$52,095
N	Sharp	\$172,632	\$172,632	\$45,300	\$52,095
N	Stone	\$172,632	\$172,632	\$45,300	\$52,095
N	Union	\$172,632	\$172,632	\$45,300	\$52,095
N	Van Buren	\$172,632	\$172,632	\$45,300	\$52,095
N	Washington	\$172,632	\$172,632	\$52,000	\$59,800
T	White	\$172,632	\$172,632	\$54,360	\$63,420
T	Woodruff	\$172,632	\$172,632	\$54,360	\$63,420
T	Yell	\$172,632	\$172,632	\$54,360	\$63,420

SCHEDULE III

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The Maximum Household Income Limits are regulated by the Treasury Department. The following **MUST** be considered when calculating borrower's income. **ALL SOURCES OF INCOME MUST BE CONSIDERED.**

Household Income is defined as "the current family income of a potential Mortgagor, and shall in any event include the current gross income of **ALL** persons who reside or intend to reside with such Mortgagor in the same dwelling unit (other than persons under 18 years of age who are not primarily liable or secondarily liable on the Mortgage Note), but exclusive of the income of any CO-SIGNER of a Mortgage Note who does not reside or intend to reside therein, as evidenced by documentation satisfactory to the Authority." Current gross income is annualized current gross monthly income (gross monthly income multiplied by 12).

GROSS MONTHLY INCOME IS THE SUM OF MONTHLY GROSS PAY AND ANY ADDITIONAL INCOME INCLUDING BUT NOT LIMITED TO THE FOLLOWING:

Alimony
Bonuses
Business Activities Income
Child Support
Commissions
Dividends
Income from Assets
Interest
Investments Income
Mileage
Military Allowance
Net Rental Income
Overtime
Part-Time Employment
Pensions
Public Assistance
Royalties
Shift Differential
Sick Pay
Social Security Benefits
Trust Income
Unemployment Compensation
VA Compensation



AMERICAN DREAM DOWNPAYMENT INITIATIVE (ADDI)/HOME PROGRAM

American Dream Downpayment Initiative Program (ADDI) will help first-time homebuyers by providing assistance for downpayment and closing costs. New homebuyers may apply for the HomeToOwn first mortgage loan and ADDI forgivable loan at any ADFA approved participating lender.

ADDI funds will be provided in the form of a forgivable loan at 6% of the Sales Price or up to \$10,000. There is five-year affordability period attached to the loan that is forgiven in equal, annual installments, contingent upon the homebuyer satisfying all HOME program requirements. If the property is sold during the affordability period, ADFA will recapture any unforgiven ADDI funds.

To be eligible for the ADDI program borrower(s) must be a first-time homebuyer in all counties, annual gross household income cannot exceed 80% of the area median county income limits based on household size (see ADDI-Exhibit A), attend an ADFA approved homebuyer counseling class and borrower(s) must invest 1% of the sales price or \$500, whichever is greater, of their own funds. No cash is given back to the borrower(s) at closing. A first-time homebuyer is defined as a person or persons, within the household, 18 years and older, who have not owned a home in the past three years. Three years recent tax returns with W-2's attached of all persons 18 years and older in the home are required as part of the verification of first-time homebuyer status. Verification of rental may also be required. The lender will verify all employment and income received using current pay stubs with year-to-date totals, written proof of all benefits and income received, i.e. social security, child support, unemployment, etc.

HUD HOME PROGRAM INCOME LIMITS 03/2005 **									
NUMBER OF PERSONS/MAXIMUM HOUSEHOLD INCOME AT 80% OF MEDIAN INCOME									
N/T	COUNTY NAME	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
N	Howard	22850	26100	29400	32650	35250	37850	40450	43100
N	Independence	24850	28400	31950	35500	38350	41200	44050	46900
N	Izard	22400	25600	28800	32000	34550	37100	39700	42250
N	Jackson	22400	25600	28800	32000	34550	37100	39700	42250
T	Jefferson	25550	29200	32850	36500	39400	42300	45250	48150
N	Johnson	22400	25600	28800	32000	34550	37100	39700	42250
T	Lafayette	22400	25600	28800	32000	34550	37100	39700	42250
N	Lawrence	22400	25600	28800	32000	34550	37100	39700	42250
T	Lee	22400	25600	28800	32000	34550	37100	39700	42250
T	Lincoln	22500	25750	28950	32150	34750	37300	39900	42450
N	Little River	22900	26200	29450	32700	35350	37950	40550	43200
N	Logan	22400	25600	28800	32000	34550	37100	39700	42250
N	Lonoke	30850	35250	39650	44100	47600	51150	54650	58200
T	Madison	22400	25600	28800	32000	34550	37100	39700	42250
N	Marion	22400	25600	28800	32000	34550	37100	39700	42250
N	Miller	25550	29200	32850	36500	39400	42300	45250	48150
T	Mississippi	22400	25600	28800	32000	34550	37100	39700	42250
T	Monroe	22400	25600	28800	32000	34550	37100	39700	42250
N	Montgomery	22400	25600	28800	32000	34550	37100	39700	42250
T	Nevada	22400	25600	28800	32000	34550	37100	39700	42250
N	Newton	22400	25600	28800	32000	34550	37100	39700	42250
T	Ouachita	22500	25750	28950	32150	34750	37300	39900	42450
T	Perry	25150	28750	32350	35900	38800	41650	44550	47400
T	Phillips	22400	25600	28800	32000	34550	37100	39700	42250
N	Pike	22400	25600	28800	32000	34550	37100	39700	42250
N	Poinsett	22400	25600	28800	32000	34550	37100	39700	42250
N	Polk	22400	25600	28800	32000	34550	37100	39700	42250
N	Pope	24850	28400	31950	35500	38350	41200	44050	46900
T	Prairie	23450	26800	30150	33500	36200	38900	41550	44250
N	Pulaski	30850	35250	39650	44100	47600	51150	54650	58200
N	Randolph	22400	25600	28800	32000	34550	37100	39700	42250
T	St. Francis	22400	25600	28800	32000	34550	37100	39700	42250
N	Saline	30850	35250	39650	44100	47600	51150	54650	58200
T	Scott	22400	25600	28800	32000	34550	37100	39700	42250
T	Searcy	22400	25600	28800	32000	34550	37100	39700	42250
N	Sebastian	25300	28950	32550	36150	39050	41950	44850	47750
N	Sevier	22400	25600	28800	32000	34550	37100	39700	42250
N	Sharp	22400	25600	28800	32000	34550	37100	39700	42250
N	Stone	22400	25600	28800	32000	34550	37100	39700	42250
N	Union	24200	27650	31100	34550	37300	40100	42850	45600
N	Van Buren	22400	25600	28800	32000	34550	37100	39700	42250
N	Washington	29100	33300	37450	41600	44950	48250	51600	54900
T	White	25150	28750	32350	35900	38800	41650	44550	47400
T	Woodruff	22400	25600	28800	32000	34550	37100	39700	42250
T	Yell	22400	25600	28800	32000	34550	37100	39700	42250
**	HUD changes the income limits annually for all 75 counties.								

Dream Makers Housing Counseling Agency, Inc.
PO Box 9115
Pine Bluff, AR 71611

Phone: (501) 603-0083
Fax: (501) 312-9982

Contact: Frances Miles-Newsome – Financial Housing Consultant
e-mail: Dreamm4823@aol.com

Family Service Agency (CCCS, Inc)
628 W. Broadway
North Little Rock, AR 72114

Phone: (501) 753-0202
Fax: (501) 812-4309

Contact: Wanda Jackson-Cohns, Dir. Of Consumer Credit Counseling
Linda Tucker – Homebuyer Education Director – Phone Ex: 203
Henry Cameron – Homebuyer Counselor – Phone Ex: 206

Family Service Agency (Conway Branch)
740 Salem Rd – Suite 104
Conway, AR 72032

Phone: (501) 450-9399
Fax: (501) 450-3036

Contact: Mike Huddleston – Homebuyer Counselor
Ramona Howard – Homebuyer Counselor

Family Service Agency (Hot Springs Branch)
1401 Malvern Avenue – Suite 100
Hot Springs, AR 71913

Phone: (501) 321-1238
Fax: (501) 624-5636

Contact: Norman Mason – Homebuyer Counselor

Family Service Agency – Northwest Arkansas Branches
5204 South Thompson – Suite C
Springdale, AR 72764

Phone: (479) 751-4575
Fax: (479) 751-7114

7887 Phoenix Avenue
Fort Smith, AR 72903

Phone: (479) 484-0311
Fax: (479) 484-0317

Contact: Richard Henry – Homebuyer Counselor

Good Faith Fund
2304 West 29th
Pine Bluff, AR 71603

Phone: (870) 535-6233
Fax: (870) 535-0741

Contact: Ramona McKinney

Good Faith Fund
502 Cherry Street
Helena, AR 72342

Phone: (870) 816-1104
Fax: (870) 816-1105

Contact: Mindy Maupin – Homebuyer Counselor

In Affordable Housing, Inc.
1200 John Barrow – Suite 109
Little Rock, AR 72205

Phone: (501) 221-2203
Fax: (501) 221-2279

Contact: Gerry Nash – President
Roma Isom – Vice-President

Legal Aid of Arkansas
310 Mid-Continent - Suite 420
West Memphis, AR 72301
Contact: Jenette Whatley

Phone: (870) 732-6370
Fax: (870) 732-6373

Mississippi County Arkansas E.O.C.
PO Box 1289
Blytheville, AR 72316-1289

Phone: (870) 776-1054
Fax: (870) 776-1875

Contact: Shirley Marshall – Housing and Community Developer

Mississippi County Arkansas E.O.C. (Forrest City/West Memphis Area)

P.O. Box 3295
Forrest City, AR 72335

Phone: (870) 261-2078
Fax: (870) 633-2788

Contact: Sherry Means – Homebuyer Counselor

Promise Land CDC
8923 Sunset Lane
Little Rock, AR 72209

Phone: (501) 570-0048
Fax: (501) 570-0090

Contact: Antoine Scruggs

South Arkansas Community Development
406 Clay Street
Arkadelphia, AR 71923

Phone: (870) 230-1717
(877) 230-1717
Fax: (870) 230-1313

Contact: Teddy Gardner – Executive Director

Southeast Arkansas Community Housing Development Organization

P.O. Box 47
McGehee, AR 71654

Phone: (870) 222-5020
Fax: (870) 222-3701

Contact: Melissa Gober - Director

Southern Community Development Corporation
605 Main St. Suite 202
Arkadelphia, AR 71923

Phone: (870) 246-4731
Fax: (870) 246-1036

Contact: Renee Pace – President

Southern Community Development Corporation
502 Cherry Street
Helena, AR 72342

Phone: (870) 816-1104
Fax: (870) 816-1105

Contact: Linda Smith – Assist. Developer/Property Manager

Universal Housing Development
PO Box 846
Russellville, AR 72811

Phone: (479) 968-5001
Fax: (479) 968-5002

Contact: Patricia Atkinson – Executive Director
Kelley Edwards – Housing Counselor

Updated 7/21/05

CITY	BANK NAME	PHONE
Arkadelphia	Elk Horn Bank	(870) 246-5811
Arkadelphia	Summit Bank, Inc	(870) 230-1100
Batesville	Citizens Bank	(870) 698-6229
Batesville	First Community Bank	(870) 612-3400
Bella Vista	Arkansas National Bank	(479) 855-5700
Bella Vista	Arvest Bank	(479) 271-1375
Bella Vista	Wells Fargo Home Mortgage, Inc.	(479) 876-1300
Benton	Malvern National Bank	(501) 778-5000
Benton	Regions Mortgage	(501) 315-0823
Benton	Summit Bank, Inc	(501) 776-3111
Benton	Union Bank of Benton	(501) 303-5526
Bentonville	ANB Financial, N.A.	(479) 845-3705
Bentonville	Bank of America	(479) 273-9163
Bentonville	Bank of Arkansas Mortgage Group	(479) 254-2840
Bentonville	Bank of Bentonville	(479) 271-1340
Bentonville	Chase Manhattan Mortgage Company	(479) 464-4975
Bentonville	First Western Mortgage	(479) 273-0256
Bentonville	Pulaski Mortgage Co.	(479) 464-5058
Bentonville	Regions Mortgage	(479) 273-3301
Berryville	Arvest Bank	(870) 423-1505
Blytheville	Logan Finance Corp.	(870) 762-2033
Booneville	First Western Mortgage, Inc.	(479) 675-2747
Booneville	The First National Bank of Paris	(479) 675-7070
Bryant	Heartland Community Bank	(501) 847-7982
Bryant	Malvern National Bank	(501) 653-0433
Bryant	Metropolitan National Bank	(501) 653-4502
Bryant	Pulaski Mortgage Co.	(501) 603-7474
Bryant	Regions Mortgage	(501) 847-4544
Bryant	Union Bank of Benton	(501) 847-5710
Bryant	U S Bank Home Mortgage	(501) 847-3246
Cabot	Bank of the Ozarks	(501) 628-5080
Cabot	Community Home Lenders, Inc.	(501) 843-8264
Cabot	First Security Bank	(501) 628-5403

CITY	BANK NAME	PHONE
Camden	Farmers Bank & Trust Company	(870) 836-5701
Clarksville	First Arkansas Valley Bank	(479) 754-9330
Clarksville	First Security Bank of Clarksville	(479) 754-1163
Clarksville	Regions Mortgage	(479) 754-6325
Clinton	Simmons First National Bank	(501) 745-8200
Conway	Bank of America	(501) 336-6731
Conway	Bank of the Ozarks	(501) 932-3020
Conway	First Security Bank	(501) 450-9909
Conway	Pulaski Mortgage Co.	(501) 328-5533
Conway	Regions Mortgage	(501) 450-4771
Conway	Simmons First National Bank	(501) 329-7070
Conway	U S Bank Home Mortgage	(501) 328-0444
Conway	Wells Fargo Home Mortgage, Inc.	(501) 329-2211
DeQueen	First State Bank of DeQueen	(870) 642-4423
El Dorado	BancorpSouth	(870) 875-5297
El Dorado	First Financial Bank	(870) 863-7000
Eureka Springs	Arvest Bank	(479) 253-3606
Eureka Springs	Communtiy First Bank	(479) 253-0500
Farmington	Arvest Bank	(479) 846-7083
Fayetteville	ANB Financial, N.A.	(479) 718-7031
Fayetteville	Arvest Bank	(479) 575-1131
Fayetteville	Bank of America	(479) 872-4580
Fayetteville	Bank of Arkansas Mortgage Group	(479) 973-2684
Fayetteville	Bank of Fayetteville Mortgage	(479) 443-2110
Fayetteville	Countrywide Home Loans, Inc.	(479) 587-3033
Fayetteville	First Security Bank	(479) 527-7012
Fayetteville	First Western Mortgage, Inc.	(479) 695-1363
Fayetteville	Pulaski Mortgage	(479) 444-8222
Fayetteville	Regions Mortgage	(479) 521-2460
Forrest City	First National Bank of E. Arkansas	(870) 633-3112
Forrest City	Pulaski Mortgage Co.	(870) 630-0266
Fort Smith	Arvest Bank	(479) 709-6480
Fort Smith	BancorpSouth	(479) 785-8348
Fort Smith	Bank of the Ozarks	(479) 478-4300

CITY	BANK NAME	PHONE
Fort Smith	Citizens Bank & Trust Company	(479) 646-0402
Fort Smith	First Financial Bank	(479) 782-9300
Fort Smith	First Western Mortgage Inc.	(479) 719-7487
Fort Smith	NARIDC	(479) 782-5959
Fort Smith	Regions Mortgage	(479) 494-4625
Fort Smith	Simmons First Mortgage Company	(479) 484-1253
Greenbrier	First Service Bank	(501) 679-7300
Greenwood	Farmers Bank	(479) 996-2535
Greenwood	National Mortgage Corp., NMC	(479) 996-7735
Hardy	Simmons First National Bank	(870) 856-2773
Harrison	Arvest Bank	(870) 741-2440
Harrison	Community First Bank	(870) 391-8066
Harrison	Regions Mortgage	(870) 391-8200
Heber Springs	First Security Bank	(501) 362-4811
Helena	FNB of Phillips County	(870) 816-2926
Helena	Helena National Bank	(870) 338-6451
Hot Springs	Alliance Bank of Hot Springs	(501) 318-1017
Hot Springs	Arvest Bank	(501) 620-4585
Hot Springs	Bank of America	(501) 321-8288
Hot Spring	Regions Mortgage	(501) 624-8830
Hot Springs	U S Bank Home Mortgage	(501) 321-5070
Hot Springs	Wells Fargo Home Mortgage, Inc.	(501) 622-4120
Hot Springs Village	Wells Fargo Home Mortgage, Inc.	(501) 984-5682
Jacksonville	Arkansas Federal Credit Union	(501) 982-1000
Jacksonville	First Arkansas Mortgage Company	(501) 985-4050
Jonesboro	Bank of America	(870) 933-4386
Jonesboro	Countrywide Home Loans, Inc.	(870) 931-1964
Jonesboro	First Financial Bank	(870) 935-7808
Jonesboro	First Home Mortgage Company	(870) 932-6693
Jonesboro	First Trust Bank for Savings	(870) 268-8997
Jonesboro	Heritage Bank	(870) 802-2344
Jonesboro	Regions Mortgage	(870) 974-5305
Jonesboro	Simmons First Bank	(870) 933-3159
Jonesboro	Wells Fargo Home Mortgage, Inc.	(870) 932-9788

CITY	BANK NAME	PHONE
Little Rock	Bank of America	(501) 219-4520
Little Rock	Bank of the Ozarks	(501) 978-2300
Little Rock	Chase Manhattan Mortgage Company	(501) 228-5626
Little Rock	Cornerstone Mortgage Center, Inc.	(501) 604-5626
Little Rock	Countrywide Home Loans, Inc.	(501) 225-3100
Little Rock	First Financial Bank	(501) 227-7087
Little Rock	Metropolitan National Bank	(501) 978-7650
Little Rock	Moore Mortgage, Inc.	(501) 225-7703
Little Rock	One Bank & Trust	(501) 370-4400
Little Rock	Pulaski Mortgage Co.	(501) 537-8400
Little Rock	Regions Mortgage	(501) 371-7337
Little Rock	Simmons First Mortgage Company	(501) 223-4200
Little Rock	The Carroll Mortgage Group, Inc.	(501) 228-9797
Little Rock	Twin City Bank	(501) 225-5392
Little Rock	U S Bank Home Mortgage	(501) 221-2163
Little Rock	United Bank	(501) 221-0500
Little Rock	Wells Fargo Home Mortgage, Inc.	(501) 221-2132
Lonoke	AgHeritage Farm Credit Service	(501) 676-0898
Lowell	Arvest Bank	(479) 770-1006
Lowell	Moore Mortgage, Inc.	(479) 770-4700
Magnolia	BancorpSouth	(870) 234-1234
Malvern	Malvern National Bank	(501) 332-6955
Marshall	Simmons First National Bank	(870) 448-3341
Monticello	Commercial Bank & Trust	(870)367-6221
Monticello	Simmons First National Bank	(870) 367-5334
Mountain Home	First National Bank & Trust Co.	(870) 425-2101
Mountain Home	First Security Bank	(870) 424-8068
Mountain Home	Peoples Bank & Trust	(870) 424-8069
Mountain View	Simmons First National Bank	(870) 269-2400
Nashville	Citizens National Bank	(870) 845-3323
North Little Rock	First Financial Bank	(501) 771-0637
North Little Rock	Regions Mortgage	(501) 753-7262
North Little Rock	Twin City Bank	(501) 955-0810
North Little Rock	Wells Fargo Home Mortgage, Inc.	(501) 812-4207

CITY	BANK NAME	PHONE
Ozark	Priority Bank	(479) 667-9929
Paragould	Peoples Bank of Paragould	(870) 236-7623
Paragould	Simmons First National Bank	(870) 240-1164
Paris	The First National Bank of Paris	(479) 963-2121
Pea Ridge	Arvest Bank	(479) 451-3015
Pine Bluff	Simmons First National Bank	(870) 541-1000
Prairie Grove	Arvest Bank	(479) 846-7010
Ratcliff	The First National Bank of Paris	(479) 635-4111
Rogers	ANB Financial, N.A.	(479) 619-2300
Rogers	Arvest Bank	(479) 621-4857
Rogers	First Security Bank	(479) 246-7000
Rogers	First Western Mortgage	(479) 936-2040
Rogers	Regions Mortgage	(479) 936-3441
Rogers	Simmons First Mortgage Company	(479) 621-0900
Rogers	United Bank	(479) 782-3879
Rogers	Wells Fargo Home Mortgage, Inc.	(479) 636-2245
Russellville	Bank of Dardanelle	(479) 968-3620
Russellville	Bank of the Ozarks	(479) 498-2253
Russellville	First Arkansas Valley Bank	(479) 967-1399
Russellville	First State Bank	(479) 498-2467
Russellville	Pulaski Mortgage Co.	(479) 498-2200
Russellville	Regions Mortgage	(479) 964-1265
Russellville	Simmons First Bank of Russellville	(479) 967-6330
Searcy	First Arkansas Valley Bank	(501) 279-2789
Searcy	First Community Bank	(501) 207-6008
Searcy	First Security Bank	(501) 278-2131
Searcy	Regions Mortgage	(501) 279-3527
Searcy	Simmons First Mortgage Company	(501) 278-2000
Sheridan	Heartland Community Bank	(870) 942-8844
Sherwood	Arvest Bank	(501) 379-7964
Sherwood	Twin City Bank	(501) 833-4026
Siloam Springs	Arvest Bank	(479) 549-1219
Siloam Springs	Simmons First Mortgage Company	(479) 549-4100
Springdale	ANB Financial, N.A.	(479) 756-7600

CITY	BANK NAME	PHONE
Springdale	First Security Bank	(479) 750-7060
Springdale	Simmons First Mortgage Company	(479) 756-9165
Springdale	United Bank	(479) 872-3958
Stuttgart	Farmers & Merchants Bank	(870) 673-6911
Texarkana	Regions Mortgage	(870) 779-4663
Van Buren	BancorpSouth	(479) 471-2104
Van Buren	Citizens Bank & Trust Company	(479) 410-5218
Van Buren	U S Bank Home Mortgage	(479) 410-5389
Waldron	The First National Bank of Paris	(479) 673-3470
Warren	First State Bank of Warren	(870) 226-2601
West Fork	Arvest Bank	(479) 839-2302
West Memphis	First Horizon Home Loan Corporation	(870) 735-9501
West Memphis	Guaranty Loan & Real Estate Co.	(870) 735-3430
West Memphis	Pulaski Mortgage Co.	(870) 733-0475
Wynne	First National Bank of E. Arkansas	(870) 238-8131
Wynne	First National Bank	(870) 238-2361
Yellville	Arvest Bank	(870) 449-4231

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