



Available in: Washington,
Oregon, and Idaho

Personal Assistance

Still want that personal service you've come to expect from Banner? Just ask. You can call, e-mail or meet with one of our loan officers in person. Simply select the "Locate a Loan Officer" link on our Web site to find the Banner loan officers in your area.

Home Loans



www.bannerbank.com



Better ideas. Better banking.

Connected to Home Loans

There are a number of reasons people trust their home loans to Banner Bank. First of all, we offer a variety of residential and residential construction loans to meet the individual needs of our customers. Secondly, we offer a staff of highly trained and experienced lenders to help you with those loans. Finally, you get outstanding service and a prompt response. There are quite a few more reasons, but we'd rather tell you those in person.

Conventional Loans

Loan flexibility in every sense of the word to cover every feasible need.

- Fixed-rate mortgages with flexible terms
- Wide range of adjustable-rate loans
- High loan to value financing available



Jumbo Loans

Allows for higher loan amounts exceeding conventional loan limits.

FHA Loans

A thorough understanding of the FHA process and what it takes to qualify.

- Fixed-rate and adjustable-rate loans
- First time home buyers program available

VA Loans

Extensive experience with VA loans and getting Veterans into new homes.

- Veterans with 180 days of active service qualify
- Loans up to the full purchase price of the home
- First time home buyers program available

Construction Loans

Custom and spec construction loans tailored to the needs of the builder or the homeowner.

All-In-One Construction Loans

The simplicity of one home loan (and one payment) from the initial plans to the final walk-through and beyond.

- Complete loans that take you from lot purchase to construction to permanent mortgage
- Loans that cover both construction and permanent financing
- Quick answers from local lenders



Online Application

Applying for a mortgage is now as simple as visiting your nearest computer terminal. Using Banner Bank's online mortgage application, you can quickly apply for a home loan wherever you have a computer and whenever you have the time. It's easy. Just log on to our secure Web site, fill out the streamlined application, and we'll have a decision back to you in practically no time.

- Choose a local loan officer to work with online
- Minimize the time you spend and information you enter with streamlined applications
- Start and stop the application process: Your password enables you to begin at the office and finish at home, or vice versa
- Monitor mortgage rates with Banner's Rate Watch: Send us a target rate, and we'll send you an e-mail when the rate reaches the target
- Calculate monthly payment as well as closing costs and fees according to product, loan amount and property type