

Interest rate hike? Nope. Not for you.

Protect yourself against changing rates with our mortgage extended rate lock¹ options.

Once you've decided to build a home, rising interest rates should not be among your concerns. Especially when we can take that worry off your mind! Our extended rate lock options are designed to give you peace of mind, financial confidence and protection in a changing rate environment.

Flexible options allow you to lock your rate from 60 days all the way up to 12 months.

Right now you may be thinking, "But, what if I lock and rates begin to shift?" For your added protection, if rates change, most options allow for a one-time rate adjustment,² also called a float-down.

Our extended rate lock options are available on a number of our loan programs, including:

- Fixed-rate jumbo loans.
- Conventional fixed-rate mortgages, including FHA, and VA.³
- Specialty programs for physicians and dentists.⁴

Start construction with confidence! Let's put a plan together to protect your rate.



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¹ Properties located in the state of Illinois are not eligible for these options.

² A float down is a rate lock, plus an option to reduce the rate if market rates decline. Typically, the float down may be exercised ten to thirty days prior to the conversion date depending on the cap/float program chosen.

³ Visit benefits.va.gov/homeloans for basic service requirements. Applicants must also meet credit and income requirements.

⁴ In some states, the Doctor Loan product requires a preexisting depository relationship and is not available for properties located in Alaska, Arizona, Hawaii, and Oregon; contact your loan officer for details. This product is available to licensed residents, interns, and fellows in MD, DO, and DPM programs, and licensed physicians and dentists (MD, DO, DPM, DDS, DMD) who have completed their training within the last fifteen years. Doctors with over fifteen years post training need to be members of Truist Wealth or belong to a practice that is part of Truist Wealth to be eligible for this product. Fifteen-year restriction does not apply when refinancing an existing Truist Doctor Loan. Other program restrictions may apply; please consult your loan officer.

 Truist Bank is an Equal Housing Lender.

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