



First Time Homebuyer Products, Programs & Services

The thought of becoming a homebuyer for the first time can feel daunting. Our team at Paragon Bank strives to make the process as easy and seamless as possible. We start by meeting with you to understand your financial background and what size home you are looking for. Then, we pair our programs and mortgage products so they fit well with your needs. Our mortgage team keeps in close communication with you every step of the way until you close on your new home.

Mortgage Programs

- Paragon Mortgage Access Program*
- Fixed Rate Mortgages*
 - Long term financing available
 - First Time Buyer programs and down payment assistance
- Adjustable Rate Mortgages*
- Construction Loans*

** All mortgage loans are subject to credit approval*

Mortgage Products

- Conventional
- FHA Loans
- VA Loans

Additional Programs & Classes

- Down Payment Assistance
- City of Memphis and Shelby County Down Payment Assistance
- United Housing & Frayser CDC Homebuyer's Education
- RISE Memphis & Save UP Program
- Greater Memphis Financial Empowerment Center (GMFEC)

Personal Checking & Saving Accounts

- FREE Choice Checking Account
- Sterling Checking Account (ages 50+)
- Mortgage Checking Account
- Interest Bearing Accounts
- Paragon offers a wide array of savings accounts with tiered rates as well as Certificates of Deposit and IRA accounts



For more information, please contact:

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