



Home > Personal > Loans > Mortgage

Did you know?

First National checking account customers receive a \$200 mortgage closing cost credit*. Talk to one of our dedicated mortgage loan officers for details.

[Start the Process Today!](#)

HOME EQUITY **REFINANCE**

Use interest rates and equity to your advantage

Refinancing can lower payments, generate funds for home projects and provide you with a loan that is right for your working needs.

- ✔ **Shorten term, lower rate, lower payment**
Pay more cash off your mortgage or save longer term rate, reflecting the thousands of dollars over the course of your term.
- ✔ **Refinance to use equity for home improvement**
Home improvement projects increase the value of your home and put those cash dollars to work for you while you take the steps on the path with your current mortgage.
- ✔ **Move from an adjustable rate to a fixed rate mortgage**
High rates can be a major concern when you refinance your home. First National provides you with the option to lock in a fixed mortgage for a predictable monthly payment.

[Begin the Inquiry Process](#) [Find a Loan Officer](#) [Contact Us](#)

We'll Guide You Home

- Lock & Shop Rate Security**
Stay safe from higher rates and lock your rate in for 60 or 90 days.¹
- Mortgage Options**
Clean Payment Options as Low as 3.75%.
- Competitive Rates**
Competitive mortgage rates help save you money over the life of your loan.
- Let your dedicated mortgage loan officer answer all of your questions and provide peace of mind - service team.

Mortgage Insights

Mortgage Buying a New Home? Understand the Mortgage Process Before You Start FNBQ Jan 11, 2020	Mortgage New Construction - Planning Your Dream Home? Here's a Blueprint for Success FNBQ Jan 06, 2020	Home Ownership New Home Maintenance Checklist - Spring/Summer FNBQ Sep 09, 2019	Home Ownership New Home Maintenance Checklist - Fall/Winter FNBQ Sep 04, 2019
---	---	--	--

[Read More Insights](#)

Need more help? Find a Mortgage Loan Officer in your area.

01 Region: Search by Name:

Jen Annetman Mortgage Loan Officer Channah MNLK4 127104 4100 Harmon Avenue Washington, DC 20049 970-454-4571 jannetm4@fnb.com	Laura Bailey Mortgage Loan Manager Belmont MNLK4 122033 2223 2nd Avenue Kearney, NE 68849 308-278-7086 lbailey@fnb.com	Arnelle Barnes Mortgage Loan Officer Channah MNLK4 122744 5975 1480 Street Chicago, IL 60642 82-422-2722 abarnes@fnb.com	Susan Bell Mortgage Loan Officer Channah MNLK4 130431 6401 Route 34 Chicago, IL 60642 82-422-9929 sbell@fnb.com	David Bunkle Mortgage Loan Officer Channah MNLK4 137121 8433 Anderson Drive Lincoln, NE 68528 82-222-3802 dbunkle@fnb.com	Ngile Brooks Mortgage Loan Officer Channah MNLK4 137121 11404 W. Dodge Chicago, IL 60641 82-422-2121 abrooks@fnb.com
---	--	--	---	---	--

Use Our Mortgage Loan Calculator
Before you begin to shop, get a solid idea about monthly payments and how much you can afford. Once you know your spending limit, your home search will have the best results to support.

[Choose a Calculator](#)

Frequently Asked Questions [View All](#)

- [LOAN PROGRAMS, RATES AND FEES](#)
- [YOUR LOAN NUMBER](#)
- [PROPERTY APPRAISALS](#)
- [CLOSING YOUR LOAN](#)

What's the difference between the interest rate and APR? +

What is an adjustable rate mortgage? +

What are points and should I pay them in exchange for a lower interest rate? +

How do I know if it's best to lock in my interest rate or to let it float? +

[Load More](#)



Important Information

*\$200 closing cost credit with a new or existing First National of Omaha (FNBQ) checking account.

¹ First National Bank Lock & Shop program involves the lender reserving the right to refuse to lock an interest rate on a loan if the borrower fails to close the loan within 30 calendar days of a day lock or 90 calendar days of a rate lock. The lock rate is subject to the due date for the purchase agreement, and the loan is subject to the lender's 10-day right to rescind. This program is available to first-time homebuyers who are purchasing a home with a 3.75% or higher interest rate. Some restrictions may apply. See the lender's purchase agreement for more details.

Some mortgage loan officers for complete details. Some restrictions may apply.