



News Release

Bank of the West Releases Homebuyer Videos

In Brief Video Series educates consumers on credit scores, down payments, closing costs

SAN FRANCISCO – April 24, 2013 – As spring home buying season picks up, Bank of the West has released a series of educational videos to help consumers understand and navigate the home purchase process.

Mortgages In Brief are short videos available on [Bank of the West's YouTube](#) channel that give consumers some of the essential information on down payments, credit scores, loan costs and documentation. The mortgage videos feature Karen Mayfield, who heads the Bank's team of mortgage bankers. *Mortgages In Brief* are the latest videos in the Bank's popular *In Brief Series* designed to educate consumers on financial matters.

"This housing market has really become a seller's market, so homebuyers need to prepare themselves as much as possible before they start shopping for a home. We created these *Mortgages In Brief* videos to help educate consumers so they are informed and confident homebuyers," Karen said.

In the new videos, Karen answers some of the most common questions consumers have about buying a home:

- What should I know about my credit score?
- Do I have enough for a down payment?
- What if I don't have the cash to put down 20%?
- What documents will I need at closing?
- What closing costs should I expect?

Other topics in Bank of the West's *In Brief Video Series* include Insurance, the Home Affordable Refinance Program (HARP), and Fraud Prevention.

“As part of the Bank’s ongoing commitment to the importance of financial literacy for everyone, we want consumers to understand financial topics, such as the mortgage borrowing process and insurance premiums,” said Paul Wible, Head of Bank of the West’s National Finance Group. “There are a lot of questions out there, and Bank of the West believes in offering answers from trusted experts.”

About Bank of the West:

Founded in 1874, \$63 billion-asset Bank of the West (www.bankofthewest.com), Member FDIC and Equal Housing Lender, offers a full range of personal, commercial, wealth management and international banking services. The bank operates more than 650 retail and commercial banking locations in 19 Western and Midwestern states. Bank of the West is a subsidiary of BNP Paribas, which has a presence in 80 countries with nearly 200,000 employees.

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