

# SPRING INTO ACTION



**with HOME SPECIALS**  
Up to \$800 value

## Mortgages

**FREE Appraisal**

Appraisal fee is waived with owner occupied residential mortgages.

\*Fixed Rate First Mortgage. Property must be Owner Occupied one to four family. Maximum dollar amount up to \$700,000.00. Down payment as low as three percent (3%). The estimated monthly payment does not include Private Mortgage Insurance (PMI). Fees may apply. Property Insurance is required in an amount equal to or greater than the amount of the approved loan. The tax service fee is \$112.00. The underwriting fee is \$400.00. Payments do not include taxes or insurance. Actual payment obligation will be greater.

## Home Equities

### No closing costs

Closing costs are waived with Home Equity Fixed or Home Equity Line of Credit.

•**Owner occupied Home Equity Line of Credit.** The maximum line of credit plus the outstanding first mortgage shall not exceed eighty (80) percent of the appraised value of the real estate or seventy (70) percent of the market value. Maximum dollar amount up to \$175,000.00. The Annual Percentage Rate may vary. Annual Percentage Rate is based on the prime rate listed in the Wall Street Journal minus 0.25%. Rate will not exceed 18% APR. Fees may range from \$0 to \$800.00.

•**Owner Occupied Fixed Rate Home Equity Loan.** Fixed Rate Home Equity Loans may be approved for up to eighty (80) percent of the appraised value of the real estate. Minimum dollar amount is \$7,500.00. Maximum dollar amount up to \$175,000.00. Fees may range from \$0 to \$800.00. Property insurance is required in an amount equal to or greater than the amount of the approved line of credit.



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