

GREAT MORTGAGE RATES!

PURCHASE OR REFINANCE CONVENTIONAL MORTGAGE

— 10 Year — — 15 Year — — 30 Year —

2.75% **2.81%** **2.99%** **3.03%** **3.75%** **3.78%**

Interest Rate APR Interest Rate APR Interest Rate APR
\$9.54 per thousand \$6.90 per thousand \$4.63 per thousand

ALL CONVENTIONAL MORTGAGES: First lien primary residence up to 80% of the appraised value. Additional conditions may apply. Application fee \$450. Payments noted above include principal and interest only. It does not include amounts for taxes and insurance premiums, if applicable. For tax deductibility, please see your tax advisor. Rates are subject to change without notice.

HOME EQUITY LINE OF CREDIT 3.99%* APR 10 YEAR TERM INTEREST ONLY

An open-ended revolving line of credit can be used for any purpose including home improvements, college tuition and to have available for unexpected expenses. This loan is secured by the equity in your home.

- Prime minus .51% for the life of the loan**
- Financing up to 70% of the property value
- Line amounts up to \$500,000 owner-occupied primary residence only
- Minimum line amount of \$50,000.

*The Annual Percentage Rate (APR) for this Home Equity Line of Credit is variable based on the highest domestic prime rate published in the Wall Street Journal. The Prime rate as of December 14, 2017 was 4.50%. Call for current rates. Minimum line amount is \$50,000.00. Maximum line amount is \$500,000.00. LTV not to exceed 70% of the appraised value. 1 to 4 family owner occupied primary residences only. Consult a tax advisor regarding the tax deductibility of interest. Maximum possible APR is 18%. Property insurance is required which includes, as required, flood insurance. New Lines Only. Eligibility requirements, terms, conditions and exclusions apply.

**In order to qualify for the Prime minus .51% rate, auto debit from FSB account is required. With out auto debit the rate will be prime plus 1.00%. Subject to credit approval. There is a \$500.00 penalty for early termination before 24 months.



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