

JUST SAY NO!

NO POINTS! NO CLOSING COSTS!

Mortgage
Rates as low as
5.50% | 5.52%*
Rate APR*
30 Year Fixed Rate

*Annual Percentage Rate (APR) effective on 1/07/10 based on a down payment of 20%. Payment per \$1,000 is \$5.68. Rates are subject to change without notice. Rate shown is available to borrowers with excellent credit. Rates are determined by applicants' personal credit history and details of transaction. Credit and collateral are subject to approval. Additional restrictions may apply. Appraisal fee is paid by borrower at time of application, and will be refunded at closing. Minimum loan amount is \$200,000. Rate may be locked at time of approval. Property Insurance is required.



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