



Home Loan Programs

Rates effective January 31, 2012
subject to change without notice



Home Loan Programs are subject to credit approval

FIXED RATE MORTGAGE					HOME EQUITY ADVANTAGE LINE OF CREDIT	Ez-REFI - NO CLOSING COSTS			
TYPE	RATE	POINTS	APR*	Payment per \$1,000		TYPE	RATE	APR*	Payment per \$1,000
15 YEAR	2.875%	2	3.224%	\$6.85	<p>*Promotional Rate fixed for the first year then Prime minus 1% thereafter with a floor rate of 3.99%</p> <p>Maximum 75% Combined Loan To Value ~2.75%</p> <p>Owner Occupied 1-4 family dwellings (not available for condominiums) with 20% equity</p> <p>Maximum Annual Percentage Rate (APR) 18% Minimum Annual Percentage Rate (APR) 3.99%</p>	5 YEAR	3.500%	3.500%	\$18.19
	2.875%	1	3.078%	\$6.85		7 YEAR	3.750%	3.750%	\$13.55
	3.000%	0	3.059%	\$6.91		10 YEAR	4.000%	4.000%	\$10.12
20 YEAR	3.375%	2	3.650%	\$5.74	<p>As of 8-12-2009 the current APR for home equity lines of credit is 3.99%. The rate is variable and may change monthly based on the Prime Rate (currently 3.25%) as published in the Wall Street Journal.</p> <p>Maximum 80% Combined Loan To Value 3.99%</p> <p>NO APPLICATION FEE</p>	12 YEAR	4.250%	4.250%	\$8.88
	3.500%	1	3.661%	\$5.80		15 YEAR	4.500%	4.500%	\$7.65
	3.750%	0	3.797%	\$5.93		20 YEAR	4.750%	4.750%	\$6.46
30 YEAR	3.500%	2	3.697%	\$4.49	<p>Subject to Secondary Market Conditions</p> <p>Maximum Loan Amount: \$417,000 (Single Family Dwellings); Escrow for taxes required Private Mortgage Insurance (PMI) is required for Owner Occupied dwellings exceeding 80% Loan to Value (LTV); First Time Home Buyers, Purchase Money, Refinance</p>	<p>Single Family Owner Occupied Dwellings with 20% equity. First Lien position. Escrow for taxes and automatic payment from an EFB account is required. Current Ez-Refi customers are not eligible. A non-refundable Origination fee of \$350.00 applies.</p>			
	3.625%	1	3.740%	\$4.56		<p>FIXED EQUITIES - NO CLOSING COSTS</p>			
	3.875%	0	3.909%	\$4.70		<p>As of 8-12-2009 the current APR for home equity lines of credit is 3.99%. The rate is variable and may change monthly based on the Prime Rate (currently 3.25%) as published in the Wall Street Journal.</p>			
<p>BI-WEEKLY FIXED RATE MORTGAGE</p>						5 YEAR	4.750%	4.750%	\$18.76
15 YEAR	3.750%	0	3.810%	\$7.27		10 YEAR	5.000%	5.000%	\$10.61
20 YEAR	4.000%	0	4.047%	\$6.06		15 YEAR	5.250%	5.250%	\$8.04
30 YEAR	4.500%	0	4.535%	\$5.07		20 YEAR	5.750%	5.750%	\$7.02
<p>Maximum Loan Amount: \$417,000</p> <p>Single Family Owner Occupied dwellings; Private Mortgage Insurance (PMI) is required for loans exceeding 80% Loan to Value (LTV); First Time Home Buyers, Purchase Money, Refinance. Escrow for taxes and automatic payment is required.</p>						<p>Owner occupied 1-4 family dwellings (not available for condominiums) with 20% equity. Automatic payment from an EFB account is required. Rates without an auto payment will be .25 bps higher.</p>			

*Annual Percentage Rate (APR) based on \$100,000.00 loan with 20% down payment.
Other products available: Adjustable Rate Mortgages, Approved Building Lots, Construction Loans, Unsecured Loans and Auto Loans
Financing available for Owner Occupied 2-4 family dwellings, call for details.

Payment per \$1,000 does not include real estate tax or insurance
Actual payment amount may be higher

Jumbo Mortgage Product:

Single Family Residence, Owner Occupied, 15 year Fixed Rate, No Points, 4.25%, Maximum loan amount \$750,000, Maximum Loan to Value 70%

Norwich Downtown Office
860-425-0123

Norwich WestSide Office
860-886-1419

Jewett City Office
860-376-2548

Plainfield Office
860-564-0006

