

Our Advantages:

- Face-to-face processing
- Quick and easy application process
- Competitive rates
- Low closing costs
- Experienced loan officers
- Locally-accepted payments
- Locally-accountable servicing
- No-cost monthly and biweekly ACH payments
- In-house activity monitoring

Our Available Loan Products:

- Conventional (10, 15, 20 and 30 years)
- FHA
- VA
- USDA Rural Development
- Fixed & Variable
- HARP
- No-fee HELOC
- Home Improvement





CALL OR VISIT ONE OF OUR MORTGAGE EXPERTS TODAY! TIM · KRIS · BEA · BECKY

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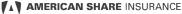








YOUR SAVINGS INSURED TO \$250,000 PER ACCOUNT



This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. WEMBERS: ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT OR