



HOMETOWN COMMUNITY BANK MORTGAGE TERMS & CONDITIONS

- **5% Fixed Rate (converts to variable Wall Street Journal Prime Lending rate upon renewal)**
- **24 month term**
- **30 Year Amortization**
- **Closing Costs no greater than 1% of loan amount**
- **100% financing available**

Offer valid only to Hometown Community Bank builder's customers. Homes must be in builder's inventory and currently financed at HCB.

Above terms and conditions subject to underwriting.

