

Hello!



# DREAM HOME MADE POSSIBLE



*We are your local home lenders and neighbors!*

We are here to help make your DREAM HOME possible. TCB's **5/1 ARM Purchase Special**, with no mortgage insurance, is a great alternative to conventional financing and getting you in your new home!

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## Loan Comparison

Financing	5/1 ARM	Conventional Fixed Rate
Sales Price	\$250,000	\$250,000
% Down	20%	20%
Loan Amount	\$200,000	\$200,000
Term	30 Years	30 Years
Rate	5.99%*	7.000%
APR	6.817%**	7.077%
<b>Cash to Close</b>		
Down Payment	\$50,000	\$50,000
Closing Cost	\$3,966	\$4,031
Prepays/Impounds	\$3,678	\$3,706
Total Funds for Closing	\$57,644	\$57,737
<b>Housing Expenses</b>		
Principal & Interest	\$1,197.82	\$1,330.60
Mortgage Insurance	\$0	\$0
Taxes & Insurance (estimated)	\$300	\$300
Total Estimated Monthly Payment	<b>\$1,497.82</b>	<b>\$1,630.60</b>

**5 Year Adjustable Rate Mortgage**

Years	Rate	Payment
1-5	5.99%	\$1,197.82
6	7.99%	\$1,435
7	9.99%	\$1,683
8-30	11.99%	\$1,940

1 Year Treasury Bill CMT plus 3% margin. 2% 1st adjustment, 2% subsequent & 6% lifetime CAP's, 4% Floor. Fully indexed rate is 7.25% with a payment of \$1,198. Payments above exclude taxes and insurance, if applicable. Actual payments will be greater. APR may increase after consummation.

\*Additional interest rate discounts may be available with automatic monthly payments and/or established relationship with The Community Bank

\*\*APR-Annual Percentage Rate

**LIMITED  
TIME  
OFFER!**

**APPLY HERE**



Rates effective 01/15/2025. This is informational only and should not be relied upon by you. Contact The Community Bank to learn more about your eligibility for its mortgage products. NMLS ID: 403255 THIS IS NOT A LOAN ESTIMATE AS DEFINED BY FEDERAL LAW. This is a preapplication summary of costs/fees associated with a particular mortgage loan only. Information herein is subject to change at any time. In compliance with federal law, a loan estimate of your settlement charges will be provided to you within three (3) business days of receipt of an actual mortgage loan application. This shall not be construed to create any contractual relationship by or between any party. Various terms available.