

# New Years Resolution #1

## Save money on your mortgage!

Introducing the New Year,  
low rate mortgage refinance program.

FIXED RATE HOME EQUITY LOAN		
Term	APR	Payment per \$1,000
Up to 5 years	3.50%	\$18.19
Up to 10 years	3.75%	\$10.01
Up to 15 years	4.05%	\$7.42
Up to 20 years	4.75%	\$6.46
Up to 25 years	5.00%	\$5.85
Up to 30 years	5.50%	\$5.68

**No Costs No Escrow Requirements**  
**Fast And Easy Closings**

This offer is valid for first liens on 1-2 family owner occupied dwellings in many NJ Counties. Maximum loan amount \$300,000, maximum loan to value 75%. Minimum loan amount \$25,000. APR = Annual Percentage Rate. Adequate homeowner's insurance is required. Flood insurance may be required. A \$200 prepayment penalty will be charged if the loan is paid off within the first 18 months. Subject to all bank underwriting conditions. Other loan products, rates, terms and dollar amounts are available. Rates are valid as of 1/4/12 and are subject to change at any time without prior notice. Payments shown are for the full term in each rate category. Rates are for new loans only.

