

TOP 10 REASONS TO REFINANCE

LOW RATES

ARM from 2.99% / 6.75% APR
* 30 YR FIXED 6.25% / 6.275% APR

HOME EQUITY LINES OF CREDIT

** 5% INTRO. RATE
8.25% FULLY INDEXED

MEDICAL
BILLS

2ND HOME

HOME
IMPROVEMENTS

GIFTS TO
KIDS



BUSINESS
NEEDS

CONSOLIDATE
DEBT

TUITION

EMERGENCY
RESERVES

You have a great opportunity Today !!!
Interest rates haven't been this low in 2 generations !!!
Rates like this don't last FOREVER !!!



*Based on \$200,000 loan-refinance only. APR estimated only.

**Based on 6 mo. Intro. Rate 1% below prime interest rate 8.25% fully indexed at 10/1/2001 and subject to change without notice.