



Better Home Loans

Home Equity & First Mortgage Loans



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BETTER HOME LOANS *for you*

Let's face it; you need a financial institution that offers all the home loan services you need conveniently under one roof. Convenience that allows you to have more time for yourself and your family. You need a variety of loan products. Products that let you decide what works best for your lifestyle. You need fast approvals and closings. Because you can't wait to get your first home or start those home improvements and we don't blame you. You need innovative solutions that go beyond the norm. Solutions for your life now and in the future. You need a loan application process that's not defined by the hands on a clock. A process that is convenient and easy when you want it. You need a promise of service with a personal touch. A friendly face and a caring voice. Better Home Loans from Town & Country provide all of these things and more.

Better Banking means many things to many people and at Town & Country we are committed to providing the things that make banking better.

BETTER HOME LOANS

- **COMPLETE** line of fixed and variable rate home equity loans
- **FAST 5-day QUICKCLOSE** on all home equity loans
- **COMPETITIVE** rates and terms
- **FULL** range of first mortgage products
- **LOW** closing costs on home equity loans
- **REFINANCING** options for a better mortgage

BETTER HOME EQUITY LOANS *for your borrowing needs*

A perfect opportunity for every homeowner, a home equity loan is ideal for when you want to consolidate debt, borrow for home improvements or college, or even purchase that new auto you've been looking at. Use your home's equity to gain access to cash and the interest may even be tax deductible!

Fixed Rate Home Equity

- Fast approvals
- Competitive rates and terms
- Loan amounts up to \$250,000
- 5-day QUICKCLOSE program (**Get your cash fast!**)
- Borrow up to 85% of your home's value
- Low closing costs

Variable Rate Home Equity

- Fast approval
- Variable rate tied to prime
- Borrow up to 85% of your home's value
- Loan amounts up to \$250,000
- 5-day QUICKCLOSE program (**Get your cash fast!**)
- Competitive rates
- Access funds online or with convenient checks
- Low closing costs

BETTER FIRST MORTGAGE LOANS *for your home buying needs*

If you're financing to make that new house your home, or refinancing to make your existing home more affordable, nothing compares with the ease of working with knowledgeable lending staff.

Whether you're a first time homebuyer, or an experienced homeowner, you'll find a range of options to fit your needs and lifestyle. We have low, competitive fixed and variable rates for up to 30 years. We also offer a full range of refinancing options for those looking for a better mortgage.

Fixed-Rate Mortgages

- Rate fixed for the life of the loan
- Short- and long-term loans available
- Optional loans available for multi-family properties
- No prepayment penalties

Adjustable-Rate Mortgages

- Rate is fixed for 1, 3, or 5 years then adjusts annually thereafter
- Enjoy the advantage of lower rates to save you money

Refinancing

- Low or no closing cost options
- Choose from a variety of terms
- Town & Country offers refinancing all year round