



SPECIAL FINANCING SELECT PROPERTIES ONLY

CONVENTIONAL LOANS

Rates as low as **3.95% APR***

fixed for 10 years

30 year amortization

\$250 origination fee

Up to 95% financing

NO PMI

JUMBO LOANS

Rates as low as **3.95% APR***

fixed for 10 years at 85% financing OR

Rates as low as **4.25% APR***

fixed for 10 years at 90% financing

\$500 origination fee

No PMI

For a complete list of available homes visit www.crescentstatebank.com or to apply today contact: Elizabeth Cantino, Community Banker, Crescent State Bank 919.481.5104 or email ecantino@crescentstatebank.com



APR = Annual Percentage Rate. Subject to Credit Approval. Loan Programs available on a select group of homes. Visit the website for a listing of select homes. Other rates and terms available. Offer good through July 30, 2009. While supplies last. Primary residence only. The monthly payment on a \$200,000 10-year Fixed-Rate loan with a 30-year amortization at 3.95% and 95% loan-to-value (LTV) is \$949.41. A balloon payment of \$158,256.06 will be due at the end of the 10-year term. No points due at closing. The Annual Percentage Rate (APR) is 3.95%. Maximum conventional loan amount \$417,000.00. The monthly payment on a \$500,000 10-year fixed rate loan with a 30-year amortization at 3.95% and 85% loan-to-value (LTV) is \$2,373.52. A balloon payment of \$395,640.90 will be due at the end of the 10-year term. The monthly payment on a \$500,000 10-year fixed rate loan with a 30-year amortization at 4.25% and 90% loan-to-value (LTV) is \$2,460.61. A balloon payment of \$399,691.68 will be due at the end of the 10-year term. Max. jumbo loan value \$1,000,000. PMI is not required. Payment amounts quoted above based on principal and interest only and do not include hazard insurance or property taxes.

