



SPECIAL FINANCING  
SELECT PROPERTIES ONLY

## CONVENTIONAL LOANS

Low Rates fixed for 10 years\*

Monthly payments based on 30 year  
amortization - 10 yr maturity

\$250 origination fee

Up to 95% financing\*\*\*\*

NO PMI

## JUMBO LOANS

Low Rates fixed for 10 years\*\*

Monthly payments based on 30 year  
amortization - 10 yr maturity

\$500 origination fee

Up to 90% financing

No PMI

## LOT LOANS

Low rates fixed for 3 years\*\*\*, monthly payments based on 15 year amortization - 3 year term, \$250 origination fee, up to 80% financing, no PMI or points due at closing

For a complete list of available homes and lots visit  
[www.crescentstatebank.com](http://www.crescentstatebank.com)

\*The monthly payment on a \$200,000.00, 10-year loan with an interest rate of 4.25% based on 95% loan-to-value (LTV), a \$250.00 origination fee, and a \$10.00 flood certification fee is \$984.32. The Annual Percentage Rate (APR) is 4.272%. A balloon payment of \$159,895.40 will be due at the end of the 10-year term. \*\*The monthly payment on a \$500,000.00, 10-year loan with an interest rate of 4.25% based on 90% loan-to-value (LTV), a \$500.00 origination fee, and a \$10.00 flood certification fee is \$2,460.81. The Annual Percentage Rate (APR) is 4.268%. A balloon payment of \$399,737.08 will be due at the end of the 10-year term. \*\*\*The monthly payment on a \$50,000.00 loan with an interest rate of 4.25% based on 80% loan-to-value (LTV) and a \$250.00 origination fee is \$376.25. The Annual Percentage Rate (APR) is 4.447%. A balloon payment of \$42,750.71 will be due at the end of the 10-year term. All payment amounts stated are based on principal and interest only and do not include hazard insurance or property taxes and actual payment obligations will be greater. Loan rates and terms subject to availability and credit approval. Loan terms stated are available on a select group of homes used as primary residences, and lots. Offer good through September 30, 2010, or while supplies last. Visit the website for a listing of select homes. Member FDIC. Other rates and terms available. \*\*\*\*Maximum loan-to-value (LTV) on Bank-owned properties is 90%.

