



First Time Homebuyers : Buy a home with as little as 3% down!*

3.99% Rate **3.62%** Annual**
Percentage Rate

- Rate fixed for five years
- Take advantage of the \$8,000 tax credit***
- No points, low closing costs
- \$150 closing cost credit
- Life of loan servicing by Milford Federal - a trusted name in lending for 122 years

Call or apply online for your
FREE pre-approval!

508-234-8256 • 800-357-2265

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**MILFORD
FEDERAL**
Established 1887

5/1 Adjustable Rate Mortgage. Loan adjusts annually after 5th year, with 2% cap per adjustment, 6% lifetime cap. 60 monthly payments of \$4.77 per \$1,000 borrowed at initial rate on a 30 year term. **Rate shown based on 80% L-T-V. Available for 1 family properties. *Minimum 5% down required for eligible condos. Owner occupied primary residence only. Excludes new construction. ***Restrictions may apply. See your tax advisor for eligibility. Offer subject to credit approval and property eligibility. Offering rate subject to change without notice.