

With 2 great financing options, you can afford to dream big!



10 Year Fixed Rate Home Equity Loan *

- ▶ 3.99% Annual Percentage Rate
- ▶ 5 -20 year fixed rate terms available (rates vary)
- ▶ Rate reduced 0.25% with automatic loan payment from MFB deposit account.

Home Equity Line of Credit **

- ▶ Rate equal to prime minus 0.50% for the life of the loan
- ▶ 10 year draw period & 10 year repayment period
- ▶ Pay interest only for the first 10 years
- ▶ No prepayment penalties

[Click here to learn more, or apply online today!](#)

*Rate reduced to 3.74% with an automatic payment from a Milford Federal account. Minimum loan amount is \$10,000. 120 payments of \$10.12 per \$1,000. Interest may be tax deductible, consult your tax advisor. Loan is subject to credit approval. Available for owner occupied 1-2 family primary residences. Loans up to 20 year term available at higher interest rate. Offers subject to change without notice. Maximum 80% LTV to \$300,000. Combination of first mortgage with equity loan cannot exceed \$500,000. **Current prime rate is 3.25%. Rate subject to change without notice. Minimum annual percentage rate is 4.00%, maximum annual percentage rate is 18.00%. Maximum 80% LTV to \$300,000. Combination of first mortgage with equity line cannot exceed \$500,000. Available only for owner occupied 1-2 family primary residence. Property Insurance is required. Title and Registry recording fee will apply. No annual membership fee. Offer subject to credit approval. NMLS # 465956.



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