

## First Lien and Refinance Real Estate Rates At All Time Lows!

- Rates as low as 4.75% APR\*
- 180-month term
- Great rates and low prices make it a buyers market
- WE HAVE MONEY TO LEND!

For a limited time, we'll take **\$200** off closing costs.

Compare the Savings!

| Amount Financed | APR*  | Term  | P & I payment* | Total     |
|-----------------|-------|-------|----------------|-----------|
| \$200,000       | 6.00% | 30 yr | \$1,200        | \$432,000 |
| \$200,000       | 4.75% | 15 yr | \$1,556        | \$280,072 |

Total Estimated Savings

\$151,928

Not in the market for a first lien or refinance loan but need money?  
Our 180-month First Lien Home Equity loans are as low as 4.75% APR also.  
Call our Real Estate Department at 214-574-2050 for complete details.

\*APR is Annual Percentage Rate. Rate is subject to change without notice. Some restrictions apply. Rates are based on credit worthiness.  
Contact a Real Estate Representative for applicable fees.  
P & I payment is principal and interest payment.  
New money only.

