



# BUILDER-TO-BUYER

The Builder-to-Buyer program is specifically designed for buyers purchasing new homes that have been constructed with Needham Bank financing. To find out what this special program can mean to you, please see the reverse side.

## FEATURED PROPERTY:

**14 Thurston Lane Needham, MA**

### NEEDHAM BANK ADVANTAGE

We will service your loan for its full term or until you sell your property. Let our many years of service and experience work for you. Our loan officers are always available to guide you through obtaining a loan, from completing the application to the closing itself. At our Bank, the goal is always to make the process simple, fast and convenient.

### CONTACT OUR LOAN OFFICERS

**Peter Collins:** (781) 474-5444  
pcollins@needhambank.com

**Frank Driscoll:** (781) 474-5458  
fdriscoll@needhambank.com

**Annemarie Stanley:** (781) 474-5470  
astanley@needhambank.com

# BUILDER-TO-BUYER PROGRAM DETAILS

## 30 Year Fixed Rate Mortgage Loan



- Interest Rate of 4.50% for loans up to \$417,000.00\* (Annual Percentage Rate: 4.511%)
- Interest Rate of 5.125% for loans of \$417,001.00 to \$1,100,000.00\* (Annual Percentage Rate: 5.126%)
- Interest Rate of 5.75% for loans of \$1,100,001.00 to \$2,000,000.00\* (Annual Percentage Rate: 5.752%)
- 20% Down Payment
- No Points
- No Application Fees
- No Processing Fees

### PRIVATE LABEL CHECKING ACCOUNT

- FREE Online Banking & Bill Pay
- FREE ATM/Debit Card
- FREE Unlimited ATM Transactions\*\*

## BY TAKING ADVANTAGE OF THIS PROGRAM, AS A PROSPECTIVE BUYER, YOU CAN EXPECT:

- Exceptional Personal Service
- Fast-track financing with most decisions made within 24 to 48 hours of your application
- The peace of mind knowing that Needham Bank will service your loan for its entire term or until you sell your property.

\*Rates and terms effective as of 3/15/2010 and are subject to change. To Qualify for Needham Bank's Builder to Buyer Program Rates borrower is required to open Needham Bank Private Label Checking Account with direct deposit and automatic mortgage payment; 20% down payment and have a minimum credit score of 740. Above rates will be increased .125% if Needham Bank Private Label Checking Account is not opened or the account is closed before the loan is paid off. Rate will also be increased by an additional .125% if down payment is less than 20%, and/or credit score is below 740.

\*\*Needham Bank reimburses all ATM surcharge fees.

Visit us at [www.needhambank.com](http://www.needhambank.com) or any one of our local branches.

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