



Needham Bank

YOUR FUTURE. OUR FOCUS.

◆55 Norwich Road Needham, MA◆

Builder-To-Buyer Program

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!

Needham Bank Advantage

We are a Portfolio Lender. That means, when you originate a loan here, it stays here. We will not sell your loan to another institution. 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 One of Our Loan Officers Today!

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

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

Needham Bank Main Office: (781) 444-2100

Builder-To-Buyer Program Details

30 Year Mortgage Loan

- **Annual Percentage Rate of 4.501%**
- **Initial Interest Rate of 3.25% for 36 months; after which the interest rate will increase to 4.875% for 324 months**
- **20% Down Payment**
- **No Points**
- **No Application Fees**
- **No Processing Fee**

FREE CHECKING ACCOUNT

- **FREE Online Banking**
- **FREE Bill Pay**
- **FREE Telephone Banking**
- **ATM/Debit Card**

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 Hold Your Loan for its Entire Term or Until You Sell Your Property**

Visit us at www.NeedhamBank.com or any one of our local branches!

NEEDHAM ♦ MEDFIELD ♦ DEDHAM ♦ WESTWOOD ♦ WELLESLEY

Member FDIC

 Equal Housing Lender

Member SIF