



**Needham Bank**

YOUR FUTURE. OUR FOCUS.

## ◆ 5 Blackman Terrace 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](mailto:pcollins@needhambank.com)**

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

**Andy Rafter: (781) 474-5478 [arafter@needhambank.com](mailto:arafter@needhambank.com)**

**Needham Bank Main Office: (781) 444-2100**

## **Builder-To-Buyer Program Details**

### **Fixed Rate Mortgage Loan**

- **Annual Percentage Rate of 4.887% for loans less than \$750,000**
- **Annual Percentage Rate of 5.877% for loans more than \$750,000**
- **30 Year Term (360 Equal Monthly Payments)**
- **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:**

- **Special Low Rates & 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](http://www.NeedhamBank.com) or any one of our local branches!

**NEEDHAM ♦ MEDFIELD ♦ DEDHAM ♦ WESTWOOD ♦**

**WELLESLEY Member FDIC**



**Member SIF**