



A new home of your own

Haverhill Bank presents:

ADVANTAGE 10/1

- ◆ **Adjustable 10/1 mortgage loan*****
- ◆ **Decade of security knowing the loan is fixed**
- ◆ **Value priced at 1/8% lower than the current 30 year fixed mortgage rate***
- ◆ **Anniversary special at 10 years — option to convert to a fixed**
- ◆ **Nominal (\$500) charge for conversion to fixed**
- ◆ **Term fixed for remaining 20 years if converted**
- ◆ **Available now**
- ◆ **Great opportunity to own a home**
- ◆ **Excellent in-house servicing**

Just because you are starting out, you do not have to wait to buy your first home. ADVANTAGE 10/1 offers you a chance to own a home with a low downpayment. Our special mortgage insurance program through MassHousing will cover your principal and interest payments for up to six months, or \$2,000, if you become unemployed.

*Rates are subject to change without notice. Call a loan officer for more information at 978-374-0161.

**This adjustable rate is discounted and will probably increase at the next adjustment. Adjustable caps are a maximum of 2% per adjustment and will not exceed 6% above the initial rate for the life of the loan. The initial rate is independent of the index. The index is the average weekly yield on the U.S. Treasury Securities adjusted to a constant maturity of one year, plus a margin of 2.75%. Rates and terms subject to change at anytime without notice.



163 South Main Street
(978) 374-2600

180 Merrimack Street
(978) 374-0161

1094 Main Street
(978) 556-4200

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