

# Refinance Your Mortgage For Only **\$377<sup>50</sup>\***



## Save up to **\$1,700<sup>+</sup>**

in closing costs & fees

- ✓ No Recording Fees
- ✓ No Title Insurance
- ✓ No Attorney
- ✓ No Processing Fees

**Call 732.549.4452**  
or apply online at  
**metuchensavingsbank.com**

**4.254%** APR\*\*  
15 YEAR FIXED RATE

**5.127%** APR\*\*  
30 YEAR FIXED RATE

**METUCHEN  
SAVINGS BANK**  
— ESTABLISHED 1897 —



Application Fee of \$117.50 will be refunded at closing when applicant signs up for automatic loan payments. \*Closing costs of \$765.00 includes the following fees: Desktop Underwriter; Flood Cert. w/Life of Loan; Credit Report and Appraisal. Closing costs of \$377.50 does not include prepaid interest or real estate tax escrows. \*\*Annual Percentage Rate (APR's) and no point offer shown is for owner occupied, single-family homes (no-cash out refinance) with a maximum loan to value of 75% and minimum credit score of 720. The monthly principal and interest payment on a \$100,000 loan for 15 year fixed rate at 4.250% and an APR of 4.254% would have a payment of \$752.28. The monthly principal and interest payment on a \$100,000 loan for 30 year fixed rate at 5.125% and an APR of 5.127% would have a payment of \$552.21. Your rate may vary from those quoted based on factors specific to your transaction. Please consult a Metuchen Savings Bank representative for details. Rates are subject to change. Loan is subject to credit approval. †Savings represent the cost savings of closing costs if a traditional conventional refinance loan program was selected in place of the loan program presented in this offer. Metuchen Savings Bank and its agencies are not responsible for typographical errors.