

*With Us, Banking is Personal*



# Portfolio Home Loans

Peoples Bank of Alabama is **committed to helping you achieve your home ownership dream** by offering you access to a variety of solutions to purchase, refinance or renovate your home. In addition to our full suite of First Time Homebuyer, armed services veteran and conventional financing solutions, the in-house products below offer expanded flexibility with competitive rates and terms.

LOAN	RATE	MAX TERM AMORTIZATION	ORIGINATION FEE PROCESSING FEE
<b>Purchase</b> (1 <sup>st</sup> Mortgage)	Adjustable Rate: 3/3 or 5/5 ... Fixed Rate: Up to 10 years	Adjustable: Up to 20 years Term ...	1% ...
<b>Refinance</b> (1 <sup>st</sup> or 2 <sup>nd</sup> Mortgage)		Fixed: 10 year Balloon with 25 year Amortization	\$200
<b>Home Improvement</b> (1 <sup>st</sup> or 2 <sup>nd</sup> Mortgage)			
<b>Construction</b> (1 <sup>st</sup> Mortgage)	Fixed	Floating	1% ... \$250
<b>Home Equity Line</b> (1 <sup>st</sup> or 2 <sup>nd</sup> Mortgage)	Adjustable Rate	5 year Balloon	0.50% ... \$200

Peoples Bank of Alabama makes its credit products available to all qualified applicants without discrimination on the basis of age (over that of majority), color, ethnicity, handicap, marital or familia status, national origin, race, receipt of income from public assistance, religion, sex or good faith exercise of rights under the FCPA (the prohibited basis). The Bank's policy is not to discourage credit applicants on any of the prohibited basis and ensure all applicants receive equitable treatment in negotiating the interest rate or points. Product criteria listed above is subject to certain eligibility requirements.

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