

Redesign Special

1-4 Family & Commercial Applications received from 9/25/17 – 11/1/17*

\$400

Residential Closing Costs Credit

Purchase or Refinance!

Includes Conventional Fixed Rate, FHA, VA, USDA and Adjustable Rate Mortgages

*1-4 Family 1st Mortgages only. Does not include Home Equity Line of Credit Loans or 2nd Mortgages. Cannot be combined with any other offer. Borrower must qualify for product to receive discounts.

\$400

Commercial Closing Cost Credit

Purchase or Refinance!

Includes COMMERCIAL Real Estate Loans – Adjustable Rate and Balloon Loans

*Cannot be combined with any other offer. Applies to In House Commercial Real Estate Loans only. Does not include any SBA products. Borrower must qualify for product to receive discounts.

Commercial Loan Fixed Rate Special

Prime rate fixed for 1 year!

Includes Commercial Line of Credit Loans
-all types of collateral considered

*Cannot be combined with any other offer. Applies to In House Commercial loans only. Does not include any SBA products. Borrower must qualify for product to receive discounts.

Disclaimer: This is not a commitment to lend. Terms, conditions, and restrictions may apply. All loans are subject to credit approval. Rates and fees are subject to change without notice. The Harvard State Bank is not affiliated with or acting on behalf of HUD, FHA, VA or any agency of the federal government.

Residential Lenders

Harvard
815-943-4400

Tom Matthew Raine
NMLS # 261298

April Ann McMullen
NMLS# 1004794

Oregon
815-732-3111

Martin E. Grant
NMLS# 65251

Commercial Lenders

Harvard
815-943-4400

Mary L Manning
NMLS# 1393134

Clifford J Kieser
NMLS# 1108380

Stephen M Robson
NMLS# 1644994

Hebron
815-648-2481

Daniel Thomas Coyle
NMLS# 945712



NMLS # 704698