



Community Focused. Client Driven.

MORTGAGE

# MORTGAGE LENDING & PERSONAL LOANS



## MORTGAGES

### › Fixed Rate Mortgages

A secondary market home loan product with term lengths up to 30 years. Offers you a long-term fixed interest rate and consistent payment amount every month.

### › Adjustable Rate Mortgages (ARM) <sup>1</sup>

ARM mortgages offer lower interest rates with a variety of rate-adjustment terms. An attractive and sensible option if you're often on the move or prefer lower payments for now.

### › mExpress <sup>2</sup>

mExpress provides a streamlined mortgage approval process with reduced paperwork. Available to qualified customers, and on participating loans, mExpress puts your loan application process on the fast track.

### › Vacation or Second Home Loans

Fixed Rate and ARM products tailored to specific property types and locations.

## HOME EQUITY LOANS

Leverage the equity in your home to finance debt consolidation, home repairs and improvements, and more.

### › Home Equity Line of Credit

A revolving account that lets you borrow as needed up to your loan amount. A perfect option for a specific project that may be completed over time or to provide you with quick access to cash.<sup>3</sup> You may be able to borrow up to 90% of the appraised value of your home.<sup>4</sup>

### › Second Mortgages <sup>1</sup>

A variable-rate loan product that lets you borrow against the equity in your home for a set term.

## INSTALLMENT LOANS

Your next car, boat or vacation is closer than you think! Installment loans offer a fixed interest rate with consistent monthly payments.

### TO LEARN MORE

› [Visit your local branch](#) › [Call 888.343.8147](#) › [Go to bankmbank.com](#)

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Subject to credit approval. Rates subject to change without notice. Please see your mBank account representative for current rates and terms. Loan amount limitations apply.

<sup>1</sup> Variable periodic rate. Rate and corresponding payments may increase after origination.

<sup>2</sup> Loans subject to credit approval. Certain restrictions apply. See your local mBank Mortgage Lender for details.

<sup>3</sup> Payment based on outstanding principle balance of loan. Interest rate is variable and corresponding rate and payment may increase after origination.

<sup>4</sup> Subject to credit approval. Loan amount limitations apply.