

Mortgage & Home Equity Loan

SOLUTIONS

*For the
home
you'll love.*

Mortgage & Home Equity Loan

SOLUTIONS

*Get in the game
and join the ranks of
property owners.*

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Get in the game and join the ranks of property owners. Whether it's your first home, vacation getaway, investment property, land, or construction project, Northeast Bank can help make it happen with a mortgage or home equity option that fits your unique needs. And, we'll make the process easy from application to closing.

Fixed Rate Mortgages

Get a guaranteed fixed rate for the life of the loan. You have the security of knowing your principal and interest amount will never change. Combine this loan with our Fixed Rate Home Equity Loan and you may qualify for 80/10/10 financing, thus lowering your monthly payment. *Restrictions apply - ask your loan officer for full details.*

Adjustable Rate Mortgages (ARMs)

Monthly payments are adjusted periodically with the market, depending on your program. ARMs are excellent for people who expect their income to increase over the next five years, or for those who plan to sell (or refinance) within that time.

Federal Housing Administration (FHA) Loans

This product allows for a minimum down payment of 3.5% of the sales price for owner-occupied single family and multi-unit properties. Available for refinances as well, FHA loans are a great choice to consider when evaluating your loan options.

Construction/Permanent Mortgage Loans

Building your own house is both exciting and demanding. Our construction loan is designed

to give you one less thing to worry about. This product allows for the automatic conversion to permanent financing at the completion of your construction. Your rate is set when your construction starts and begins fully amortizing when your construction is complete.

Rural Development Loans

Available through the USDA, Rural Development loans are fixed rate mortgage loans that offer 100% financing to qualifying borrowers. This program is not limited to first-time homebuyers and is a great option to consider with your loan officer. *Income limits and property restrictions may apply.*

VA Loans

If you are a veteran, be sure to let us know. You may qualify for 100% financing on either a new home or for refinancing your existing home.

Mobile Home Loans

Whether it's on your own land or in a park, a mobile home is an affordable housing option.

Maine State Housing Authority Loans

Available to first-time home buyers, these fixed-rate loans offer reduced interest rates to qualifying borrowers. Other programs are available—check out www.mainehousing.org. *Certain income and home price requirements apply.*

Land Loans

At Northeast, we have a variety of adjustable- and fixed-rate loans geared to fit your specific land financing needs.

Home Equity Loans

Budget large expenses, college tuition, or home improvements based on the equity you hold in your home. You can borrow up to 90% of the value. This fixed-rate loan is offered in terms of up to fifteen years, and the interest may be tax-deductible.¹ *Some fees may apply.*

Home Equity Lines of Credit

Providing the same tax advantages¹ as a home equity loan, this flexible line of credit allows you to withdraw money as you need it with the convenience of checks. And you can borrow up to 85% of the value of your home based on what you need. Tailor your payments to your budget—our options make it affordable. *Some fees may apply.*

Homeowners Insurance: You can get your homeowners insurance quickly and easily through our subsidiary, Northeast Bank Insurance Group, Inc., and our quotes are FREE, with no obligation. We will gladly provide your proof of insurance at closing—it's one less thing for you to worry about.²

Notes:

¹ Please consult with your tax advisor to see if you qualify.

² Insurance Products are: not insured by the FDIC; not a deposit or other obligation of, or guaranteed by, the financial institution; and subject to investment risks, including possible loss of the principal amount invested.

Federal law prohibits us from conditioning any extension of credit on the purchase of an insurance product from us or any of our affiliates, or from an agreement with you to not purchase an insurance product from an unaffiliated entity.

With us, it's personal—that's why our mortgage and home equity loans are far from ordinary, with your unique needs in mind. Ask today for more information and get started on your road to financial success.



Don't risk your family—when borrowing money, ask about mortgage disability and life insurance coverage.² It may make the difference in your financial future.