

# Mortgage Loans



## Building, buying or refinancing, you'll feel at home with us.

Building or buying a home is one of the biggest financial decisions of your life. Finding the right mortgage to make it possible however, can be a daunting experience. With specialists to guide you at every step, you can take comfort in knowing that MVSb can make the mortgage process easier. As an experienced local lender, we have a unique understanding of the market and all the new regulations.

So whether you're building, buying or refinancing a home, give us a call at 800.922.6872 to schedule a visit. And because we know your time is precious, we'll even come to you! If you prefer to learn more or apply for a mortgage online, that's an option too! Visit [mvsb.com](http://mvsb.com) to apply.

### Build

Building a new home can be more exciting and challenging than finding an existing home to purchase. The financing works a little differently, too. But when it's done, you'll have the home of your dreams.

**Single Closing** – To simplify the process of financing your new home, construction loans have two phases – construction and mortgage. But you can secure the loan with one convenient closing. While your house is being built, you pay only interest on funds disbursed on your behalf. When your dream home is completed at the end of your designated construction period, the loan automatically switches to a principal and interest loan with the same rate and term you originally closed with.

**Unique Loans** – Trust us to know the unique challenges of financing homes built on an island, waterfront or mountainside property and the many other possibilities that make living in New Hampshire so fulfilling.

### Buy

Ask our mortgage specialists about the advantages of conventional fixed-rate loans and adjustable-rate mortgages. Together, we'll find the solution that's best for you.

Choose the type of loan that fits your needs.

- Fixed rate loans – with a locked in rate for the life of the loan
- Specialty loans – Adjustable Rate Mortgages (ARMs) and more
- Land loans – a variety of ARM programs

### **Programs for first-time buyers**

As a first-time homebuyer, you may qualify for a number of programs, depending on the type of house you wish to buy.

- New Hampshire Housing Finance Authority (NHHFA) Loan
- Federal Housing Administration (FHA) Mortgage
- Rural Economic Development (RECD) Loans
- A combination of the above

### **Refinance**

Is this the best time to refinance your existing mortgage? The answer depends on your situation and your financial goals. If you're looking for the best way to refinance your home, we'll walk you through the process and discuss the variety of loan options available to you.

### **Improve**

Make your home the house of your dreams. Fix a roof. Remodel a kitchen. Add a bedroom. Home improvements are a great way to add functionality, and maybe even value, to your property. Whatever you need, MVSb can help.

### **Reverse Mortgages**

Home is where the heart is. It can also be the key to reaching your retirement goals. If you love the house you are in and want to stay there through retirement, consider a Reverse Mortgage from MVSb. We know it can be a big decision – and we'll listen, in person, to all the questions you may have. Visit [mvsb.com](http://mvsb.com) for a full list of common questions and answers about Reverse Mortgages.

To learn more about Mortgages, check current rates or apply, please stop by any of our locations, call us at 800.922.6872 or visit us online at [mvsb.com](http://mvsb.com).

# Banking Services

## PERSONAL

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- Checking
- Savings
- CDs and IRAs
- Health Savings Accounts
- Convenience Services:  
Online Banking, Mobile Banking,  
Mobile Deposit, eStatements, Telephone  
Banking, ATM and Debit Cards,  
Combined Statements
- Mutual Benefits
- Overdraft Protection Services:  
Transfer Account Protection, CheckReserve  
Line of Credit, Courtesy Pay
- Mortgages
- Construction Loans
- Personal Loans
- Home Equity Loans and Lines of Credit
- Credit Cards
- Safe Deposit Boxes

## BUSINESS

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- Business Loans
- Checking
- Savings
- CDs
- Sweep Accounts
- Convenience Services:  
Online Banking, Mobile Banking, Mobile  
Deposit, eStatements, Telephone Banking,  
ATM and Debit Cards, Combined  
Statements
- Cash Management Services
- Mutual Benefits Business Partner Program
- Debit Mastercard BusinessCard®
- Deposit Express Remote Deposit Capture
- Merchant Credit Card Service
- Credit Cards



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