

Mortgage Loans



You'll feel at home with us

Becoming a homeowner is one of the biggest financial decisions of your life. With MVSB in your corner, you will receive personalized guidance from a knowledgeable mortgage lender - and the latest online tools to streamline the process and keep you informed at every step. As an experienced local lender, we have a unique understanding of the market and all the guidelines. Whether you're building, buying or refinancing a home, MVSB is here to help.

Buy

Ask our mortgage specialists about the advantages of conventional fixed-rate and adjustable-rate mortgages to purchase a home, land or both. Together, we'll find the right term and solution that suits your budget and goals.

In addition, we offer financing solutions for mobile and manufactured homes as well as condominiums.

Special Programs for Veterans and First-Time Homebuyers

Our lending team collaborates with local and federal organizations, including Veterans Affairs, New Hampshire Housing, the Federal Housing Administration and the USDA Rural Economic Development Loan and Grant Program to support local individuals and families in achieving homeownership. We can help you find right program and guide you every step of the way.

Manufactured and Mobile Homes

Whether you're looking for a seasonal retreat or a year-round residence, we understand that financing homes in parks can come with special conditions and hurdles. Our experienced mortgage lenders are prepared to assist you through the process, collaborating with you to identify the most suitable financing solution to meet property and park requirements.

Build

Building a new home can be even more exciting – and challenging – than finding an existing home to purchase. And the financing works differently too. With in-house construction specialists, MVSB works with you every step of the way, helping to ensure your project stays on time and in budget. We even have the expertise to help with unique projects like island, waterfront and mountainside homes.

Just One Closing

Financing a new build is a two-step process: construction loan and mortgage. At MVSB, one simple closing covers both. During construction, you only pay interest on the costs as they occur. Once construction is complete, the loan switches to a traditional principal and interest loan. The rate and term remain the same as what you initially closed on.

Improve

Sometimes a few improvements or more significant renovations can help you adapt your current home to your evolving lifestyle and needs. An MVSb mortgage lender can crunch the numbers and outline options available to finance your project to help you make the best decision.

Home Equity Loan or Line of Credit

A variable-rate Home Equity Line of Credit (HELOC) or a fixed-rate Home Equity Loan allows you to use the equity that you have built in your home to make improvements or to handle other expenses – such as paying for an education or funding a dream event or trip.

Accessory Dwelling Unit (ADU) Loan

Build an attached or detached accessory dwelling on your property to add an in-law apartment, a rental unit, or address other living space needs. With a separate loan for the new dwelling, you can add to your property without resetting the terms of your existing mortgage.

Unsecured Home Improvement Loan

A fixed rate, unsecured loan can help you fund home repairs, remodeling, a new roof, a new patio or driveway, and more, without tapping into your home's equity.

Refinance

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.

Reverse Mortgages

Your home may be the key to living the retirement you hoped for. If you love the house you are in and want to stay there through retirement, consider a Reverse Mortgage.

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.

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24 NH Route 25, PO Box 177, Meredith, NH 03253
603.279.7986 | 800.922.6872 | mvsb.com



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