



# WE MAKE MORTGAGE FINANCING EASY FOR FIRST TIME HOMEBUYERS.

Bristol County Savings Bank has many ways to welcome you to home ownership. Our First Time Homebuyer's Mortgage will get you off to a great start by making it easy and less costly to get into the house that's right for you.

To apply with Pam, please go to:  
[www.bristolcountysavings.com/mclain](http://www.bristolcountysavings.com/mclain)



**Pam McLain**

Mortgage Consultant  
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Serving: Acushnet, Dartmouth, Fairhaven,  
Marion, Mattapoisett, New Bedford,  
Rochester, Wareham

- Adjustable & Fixed Rate Products Available
- Reduced interest rate
- Financing up to 97% on single family
- No PMI with 10% down payment\*
- Loan limits up to \$533,850
- 60 day Rate Lock, with one time float down
- Available to Municipal Employees, regardless of previous ownership



Member FDIC/Member DIF



**BRISTOL  
COUNTY  
SAVINGS  
BANK**

*Commitment. Stability. Community.*

Products listed are for first time home buyers with no home ownership in the past 3 years or municipal employees. First-lien purchase-money mortgages on owner-occupied primary single or two family properties and condos meeting Fannie Mae guidelines only located in Massachusetts or Rhode Island. Other restrictions may apply. \*10% down, no Private Mortgage Insurance (PMI) option available on properties located in a stable or increasing value markets; 15% down, no PMI in declining value markets, as evidenced by a Residential Appraisal Report. Please see a Bristol County Savings Bank Mortgage Consultant for full details on these and other programs offered. This is not a commitment for financing. Please call to inquire about current rates and terms. Limited time offer. Subject to change without notice.