

# Bank Smart. Bank Local.

Turn Your Dream Home  
into Reality.



## RESIDENTIAL MORTGAGES

- Personalized mortgages with flexible loan options
- Competitive market rates that make owning your own home affordable
- Well-established relationships with local real-estate agents, appraisers and settlement companies
- More than 65 years of lending in your local neighborhood and community

## HOME IMPROVEMENT INSTALLMENT LOAN

rates as low as

**8.75%**  
APR<sup>3</sup>

- Fixed rate
- No down payment
- 60 month term
- Minimum loan amount \$5,000
- Maximum loan amount \$25,000

### SAMPLE LOAN

| LOAN AMOUNT | APR <sup>3</sup> | APPROX. MONTHLY PRINCIPAL & INTEREST |
|-------------|------------------|--------------------------------------|
| \$15,000    | 8.75%            | \$309.54                             |
| \$15,000    | 9.00%            | \$311.36                             |

## HOME EQUITY LINE OF CREDIT

rates as low as

**4.00%**  
APR<sup>1</sup>

loans up to \$100,000  
for new BofGB HELOC customers<sup>2</sup>

- \$1500 towards closing costs
- Borrow up to 90% of your home value
- No minimum draw
- 10-year draw with interest only payments
- 10-year repayment period of principal and interest following the 10-year draw period

Member  
**FDIC**



**BofGB.com/home-loans | 410-768-8874**

<sup>1</sup>The Annual Percentage Rate (APR) is a variable rate based on the Wall Street Journal (WSJ) Prime rate. Rates, terms and conditions are subject to change and may vary based on credit score, qualifications and collateral conditions. Maximum rate is 24%. All loans subject to approval. Other restrictions and limitations may apply. Consult a loan officer for complete details.

<sup>2</sup>Offer valid only for new HELOC accounts. Customers with existing BofGB HELOC accounts cannot refinance existing HELOC loans at the discounted rate.

<sup>3</sup>The APR is fixed at origination. Monthly principal and interest fully amortize over the life of the loan for a term of 60 months. Rates, terms and conditions are subject to change and may vary based on credit score and qualifications. All loans subject to approval. Other restrictions and limitations may apply. Consult a loan officer for complete details.

Glen Burnie | Crownsville | Linthicum | New Cut | Odenton | Riviera Beach | Severn | Severna Park