



ATTENTION **FIRST TIME** **HOME BUYERS**

- **Dreaming of owning your first home?**
- **Longing to provide stability and security for your family?**
- **Let Arthur State Bank help make your home ownership dream come true!**

Special Mortgage Terms for First Time Home Buyers

- 95% of sales price or valuation (whichever is lower)
- 5% down payment (can be earned money or a gift)
- Rate adjusts annually after fixed rate for 7 years; flexible terms.
- No PMI (Private Mortgage Insurance)
 - PMI adds to your monthly payment and to the overall lifetime cost of your loan, but it provides no value to you.
 - It is insurance for your lender in the event you default on your loan.
 - PMI is typically added to the monthly mortgage payment for most loans when the amount financed is more than 80% of the sales price.

At Arthur State Bank, your mortgage loan officer will guide you every step of the way.

- We simplify the mortgage approval process.
- Everything is done at your local branch.
- Loan decisions are typically provided the same day as receipt of the complete loan application.
- We are always available to answer any questions, now or later... whenever they come up.

City	Branch	Street Address	Phone
Chesnee	Chesnee	112 N. Alabama Avenue	864-461-3020
Clinton	Clinton	205 Jacobs Hwy	864-833-1588
	Trust Department	205 Jacobs Hwy	864-938-2922
Columbia	Beltline Blvd	2140 Beltline Blvd	803-743-4220
	Clemson Road	121 Sparkleberry Crossing	803-699-3505
	Gervais Street	1700 Gervais Street	803-771-2101
Lexington	Lexington	5051 Sunset Blvd	803-951-2800
Greenville	Augusta Road	1925 Augusta Rd	864-282-2420
	Pleasantburg	1410 North Pleasantburg Dr	864-268-8290
Rock Hill	Rock Hill	201 S Herlong Ave	803-909-6480
Roebuck	Roebuck	4285 S Church Street Ext	864-574-6555
Spartanburg	Spartanburg East	756 E Main Street	864-948-8720
	Spartanburg West	8770 Warren H Abernathy Hwy	864-253-8480
	Washington Place Express	150 Washington Place	864-583-1554
Union	Monarch	1412 Lockhart Hwy	864-466-4576
	Union Main	100 East Main Street	864-427-1213
	West Towne	501 N Duncan By-Pass	864-466-4590
Woodruff	Woodruff Main	131 S Main Street	864-476-8136
	Woodruff North	595 N Main Street	864-476-6836
	Woodruff South	731 Laurens Rd	864-476-6842

ARTHUR STATE BANK HAS PROUDLY SERVED SOUTH CAROLINA SINCE 1933.

Working And Thriving, Together.

- **Guiding Philosophy:** Our customers are not an interruption in our work, they are the reason for it.
- **Modern approach to traditional banking.**
- **Many locations plus online banking for your convenience.**

YOUR LOAN OFFICER

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Notes

