Family Owned & Operated Since 1933

ARTHUR STATE BANK

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!

Make your dream home a reality

Financial solutions that work for you

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 typcially 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.

Contact us to discuss your options today

YOUR LOAN OFFICER

ARTHUR STATE BANK

Arthur State Bank

NMLS ID – 401264

888-825-2265

info@arthurstatebank.com

100 East Main St

Union, SC 29379

Notes

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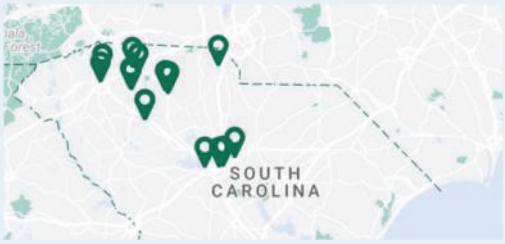
ARTHUR STATE BANK

Arthur State Bank has proudly served South Carolina since 1933.

- 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.

Visit us online at arthurstatebank.com



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	864-938-2920
Columbia	Beltine 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