

THE PINNACLE 100



Our mortgage advisors are the best in their markets and bring experience in a broad variety of lending solutions, including specialty products for specific needs. As always, everything about our mortgage process is handled locally, so you work with people who know and understand your unique needs.

The Pinnacle 100 is designed to help low- to moderate- income borrowers purchase or refinance their primary residence.

Pinnacle 100*

- Minimum \$500 investment toward closing cost, prepaid items or down payment*
- No private mortgage insurance (PMI) required
- Purchase or refinance
- Primary residence only
- Credit score minimum of 650; alternative credit references accepted
- Seller may cover the remainder of the borrower's closing costs, prepaid items and escrows.
- Property must be located within Pinnacle's Assessment Area.
- Homeowner education class required

Additional restrictions may apply.

Please contact me for more information.

* Income limits apply. This is not an offer to enter into a credit agreement. All mortgage loan options are subject to credit approval. Programs and details are subject to change without notice. A mortgage of \$200,000 at an Annual Percentage Rate (APR) of 3.317% with a 0% down payment, 0% points, no origination fee, and a credit score of 650 would result in 360 monthly payments of \$870.41. This is a representative example for informational purposes only, not based on today's published rate in the *Wall Street Journal*. Rates are subject to change without notice and may be subject to increase based on property type, loan amount, loan-to-value, credit score and other variables. The representative example does not include tax payments or payments for flood or hazard insurance, which will cause the payment to be higher.



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