

Slide Down To A Low Home Equity Rate!



Interest Only
Payments
for the First
5 Years

Prime Minus 0.35% Currently

4.65%*

Variable Annual Percentage Rate (APR)

Home Equity Line of Credit

Plus, Carrollton Bank Pays All Closing Costs!**

(410) 536-4600

*The APR for all balances will be the Wall Street Journal (WSJ) Prime rate then in effect minus .35% and can change monthly. As of 5/27/2008 the fully indexed WSJ prime rate is 5.00%. The maximum APR is 18%. There is a required minimum initial draw of \$25,000 at settlement and must remain outstanding for the first six (6) months. Minimum line amount is \$75,000 and maximum is \$400,000. Loan to value ratio is 80%. Interest only payments for the first 5 years. This offer expires August 1, 2008 and is subject to change without notice. Exclusions and limitations apply. Subject to Credit Approval. Property insurance is required. Offer available on owner occupied primary and secondary single family residential real estate only. **Carrollton Bank will pay all closing costs; however, if you close your line of credit within the first three years, the closing costs the Bank paid on your behalf will be added to your outstanding balance. Total closing costs usually range from \$300 - \$650. Consult a tax advisor regarding the deductibility of interest. See a Carrollton Bank associate for details.

