

LOCK & LOOK MORTGAGES



How does Lock and Look work?

First, you'll meet with a Liberty Bank loan officer and complete a mortgage application. Once your application is complete, we will let you know promptly if your mortgage is approved. Your interest rate will then be locked in for 75 days. When you find the home that you want, you contact your loan officer and provide us with a signed purchase agreement. The loan officer will then arrange for an appraisal of the property and, if the appraisal is satisfactory, the mortgage will receive final approval.

LIBERTY BANK CAN HELP YOU GET APPROVAL FOR A MORTGAGE AND LOCK IN A RATE BEFORE YOU EVEN START LOOKING FOR A HOME. WITH LIBERTY'S LOCK AND LOOK PROGRAM YOU CAN SHOP FOR A HOME WITH THE CONFIDENCE OF KNOWING YOU ARE APPROVED FOR A LOAN AND WHAT YOUR RATE WILL BE. NO SURPRISES—EXCEPT FOR THE JOY OF OWNING YOUR OWN HOME!

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HOW CAN I BENEFIT FROM LOCK AND LOOK?

Lock and Look provides you with two important benefits: preferred buyer status and peace of mind.

Your pre-approved mortgage lends credibility and confidence when you make an offer to purchase a home. Plus, if market rates rise while you are looking for a home, your interest rate will not go up.

WHAT KINDS OF MORTGAGES CAN I GET WITH LOCK AND LOOK?

You can use Lock and Look to lock in a rate for several of our mortgage programs. One of our expert loan officers will help you select the right mortgage for you. Whether that's fixed or adjustable rate, monthly or bi-weekly payments, or a jumbo mortgage, our flexible and competitive rates make Liberty the best choice for your mortgage needs.

WHAT IF MORTGAGE RATES CHANGE WHILE I AM SHOPPING?

If rates go up, the rate that you have locked in with your Liberty Bank loan officer will remain the same. If Liberty's mortgage rate is lower than your locked-in rate when you sign a purchase agreement, we will give you the lower rate at no extra charge. You can't lose!

HOW DO I GET STARTED?

Call Liberty Bank at (800) 433-3656 or apply online at www.liberty-bank.com. One of our home lending experts will work closely with you during every step of the mortgage process from application to closing. We'll make it easy for you. Instead of worrying about rising interest rates or qualifying for a loan, you can concentrate on finding just the right home for you and your family.

WHEN YOU ARE READY TO THINK ABOUT BUYING A HOME, LIBERTY BANK IS READY FOR YOU WITH:

- >> Top quality personal service from our experienced staff
- >> Free personal mortgage counseling
- >> Free pre-approval program
- >> Flexible appointments and complete confidentiality
- >> Fast application processing and approval
- >> Local mortgage underwriting and servicing
- >> Conveniently located offices throughout central, eastern, and shoreline Connecticut



*The home that you and your family
want can become a reality
when you work with Liberty Bank.*

WWW.LIBERTY-BANK.COM



315 Main Street
P.O. Box 2700
Middletown, CT 06457
(888) 570-0773
www.liberty-bank.com

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