

STAFFORD SAVING BANK
Mortgage Rates with Automatic Payment DISCOUNT



Date of Last Rate Change: 1/7/2019

Mortgages Quick and Easy. That's our loan approval process.
Serving the towns of: Stafford, Ashford, Ellington, Somers, Willington, Tolland, and Union

Fast Decisions – A loan decision is usually made within one calendar week from the date your application is complete. The borrower is provided a meaningful commitment letter that typically only requires an appraisal contingency. This compares very favorably with the typical multi-page document with a laundry list of conditions imposed by other lenders.

Low Cost Features – We impose very few closings costs, typically our charges are a \$200 application fee, appraisal fee, title insurance, and attorney cost . There are no other “junk fees” or “charges” such as a processing fee, an underwriting fee, a flood certification fee or tax service fee that are typically charged by other lenders.

Local Underwriting – We make our decisions locally based on the merits of each potential borrower, not on some credit score formula or by someone else far removed from the local community.

Mortgages Down Payment 20%

Fixed Rates	Rate	Points	APR	Pmt. per \$1000
10 Years	3.625%	1	3.872%	\$9.95
	3.875%	0	3.909%	\$10.07
15 Years	3.750%	2	4.072%	\$7.27
	4.000%	0	4.024%	\$7.40
20 Years	4.000%	2	4.252%	\$6.06
	4.250%	0	4.269%	\$6.19
25 Years	4.125%	2	4.336%	\$5.35
	4.375%	0	4.391%	\$5.49
30 Years	4.250%	2	4.434%	\$4.92
	4.500%	0	4.514%	\$5.07

Eligible properties - Owner Occupied, 1 & 2 family homes including condominiums, 80% Max. Loan to Value.

* Rates, as shown, include a rate reduction of .125% for automatic payment from a Stafford Savings Bank checking account, subject to certain conditions. Normal checking account service charges may apply; please refer to specific account disclosures.

Rates are subject to change at any time.

Please contact us for further information and to setup an application appointment.

Stafford Shoppers Plaza 85 West Stafford Road, Stafford Springs

Mon. - Wed.: 9 am - 4 pm
 Thurs. & Fri.: 9 am - 6 pm, Sat.: 9 am - Noon

Brookside Centre 74 West Stafford Road, Stafford Springs

Mon. - Wed.: 9 am - 4 pm
 Thurs. & Fri.: 9 am - 6 pm, Sat.: 9 am - Noon

Main Office, 2 Furnace Avenue, Stafford Springs

Mon. - Wed. & Fri.: 9 am - 4 pm
 Thurs.: 9 am - 6 pm

Mortgage Loan Originator

Kim Waskiewicz(MLO#690836) 860-684-8318

Mortgage Loan Originator

Jane Wallace(MLO#715521) 860-684-8337

Mortgage Loan Originator

Krista Hicks(MLO#681867) 860-684-8311
 Kathleen Murray(MLO#690835) 860-684-8308