



## MORTGAGE ADVANTAGE PROGRAM\*

Includes a  
Residential Mortgage (\$100,000 minimum),  
Home Equity Line of Credit (\$25,000 minimum) and  
Totally Free Checking Account

- Fixed and Adjustable Rate Mortgages
- Application, Appraisal and Rate Lock Fees Waived
- Payments Automatically Deducted from Checking Account
- No Cost Home Equity Line of Credit\*\*

I/we would like to apply for a \$\_\_\_\_\_ Home Equity Line of Credit under the *Mortgage Advantage Package*. We have submitted a mortgage application and acknowledge having received the Home Equity Line of Credit Important Terms Disclosure and the Federal booklet entitled "What You Should Know About Home Equity Lines of Credit".

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date

\* Mortgage Advantage Program is defined as a Provident Bank 1st mortgage in the amount of \$100,000 or above, a Home Equity Line of Credit (HELOC) in the amount of \$25,000 or above and a consumer Totally Free checking account. If both mortgage payments are automatically deducted from the Totally Free checking account, the Bank will waive the application, appraisal and rate lock fees. Please call for loan-to-value limits. Offer subject to change without notice.

\*\* Home Equity Line of Credit interest rate adjusts monthly based on the changes in the Prime Rate. Maximum Annual Percentage Rate (APR) is 18.00%. Minimum APR is 5.00%. Home equity line available on owner-occupied, 1-4 family properties only. Property insurance is required. Prepayment penalty of \$350 applies if loan is closed within the first three years. Inactivity fee of \$50.00 applies if Line unused in each 12 month period. Interest may be tax deductible. Please consult your tax advisor for your specific situation. For new home equity customers only and homes not currently listed for sale.