



# BANK-OWNED PROPERTIES

## 3.30% APR\* FIXED for 15 Years

- Houses:<sup>1</sup>** 3.30% APR\* for 15 years fixed rate, monthly payments based on 30 year amortization
- Mobile Homes/Lots/Land:<sup>2</sup>** 3.30% APR\* for 15 years fixed rate
- Commercial:** Please contact us for details/special rates.

10% down payment required  
 No Loan Origination Fee  
 Only for Qualified Borrower(s)  
 Offer expires Nov. 30, 2009  
 \* Annual Percentage Rate

Ask us for details about these government-sponsored programs:  
 First-Time Homeowner Federal Tax Credit - receive up to an \$8,000 federal tax credit.  
 Georgia Homebuyer Tax Credit - receive up to an \$1,800 Georgia tax credit.

CONTACT : RUSTY BEAMON (Appalachian Bank REO Manager) 706-889-6031 ; [rrbeamon@apab.com](mailto:rrbeamon@apab.com)

### HOUSES<sup>1</sup>

3.255% (3.30% APR) fixed rate for 15 years, monthly payments based on 30-year amortization

Loan Amount	Monthly Payments	Remaining Balance at End of Year 15 <sup>3</sup>
\$100,000	\$437.96	\$62,550.33
\$200,000	\$875.92	\$125,100.65
\$300,000	\$1,313.88	\$187,650.98
\$400,000	\$1,751.84	\$250,201.32
\$500,000	\$2,189.80	\$312,751.64

### MOBILE HOMES/LOTS/LAND<sup>2</sup>

3.255% (3.30% APR) fixed rate for 15 years

Loan Amount	Monthly Payments
\$100,000	\$705.10
\$200,000	\$1,410.20
\$300,000	\$2,115.30
\$400,000	\$2,820.40
\$500,000	\$3,525.50

**1 15 year fixed rate of 3.255% (3.30% APR):** The advertised loan is a 15 year fixed rate balloon mortgage loan with payments based on a 30-year amortizing loan, assuming a \$100,000 loan amount and a 3.225% interest rate. This loan has 179 monthly principal and interest payments of \$437.96 with a balloon payment of \$62,550.33 due on the 180th month. Disclosure assumptions: Interest rate quoted assumes maximum loan-to-value ratio of 90% for an owner occupied 1 to 4 family home. The actual interest rate, APR and payment may vary based on the specific terms of the loan selected, verification of information, your credit history, the location and type of property and other factors. Rates are subject to change daily without notice. Payment amounts shown do not include taxes or insurance.

**2 15 year fixed rate of 3.255% (3.30% APR):** The advertised loan is a 15 year fixed rate mortgage loan assuming a \$100,000 loan amount and a 3.225% interest rate. This loan has 180 monthly principal and interest payments of \$705.10. Disclosure assumptions: Interest rate quoted assumes maximum loan-to-value ratio of 90% on a mobile home affixed to a foundation with land, 65% for raw land and 75% for land. The actual interest rate, APR and payment may vary based on the specific terms of the loan selected, verification of information, your credit history, the location and type of property and other factors. Rates are subject to change daily without notice. Payment amounts shown do not include taxes or insurance.

**3** 1 balloon payment

Special financing applies only to properties owned by Appalachian Community Bank. Offer may be withdrawn at any time.

