

Mortgage Loans

» Adjustable Rate Mortgage (ARM)

3/3 ARM: 3 yr. fixed, adjustable every 3 yrs. after

5/5 ARM: 5 yr. fixed, adjustable every 5 yrs. after

7/1 ARM: 7 yr. fixed, annual rate adjustment after

10/1 ARM: 10 yr. fixed, annual rate adjustment after

- 2% ceiling max. per year on rate adjustment
- 6% max. rate adjustment per life of loan
- Up to 97% of appraised value of home (max. with PMI purchase)

» Secondary Market Loans

- Low rates from large lending institutions
- Serviced locally by MBTC
- 97% LTV ratio (max. with PMI insurance on a purchase)
- 80% LTV ratio (max. on a cashout refinance)
- Loan rates can be fixed at application for up to 90 days

» Construction Mortgages

- Interest payments only until completion - billed monthly on outstanding balance
- Upon receipt of occupancy certificate, loan converts to principle and interest payments
- Adjustable rate mortgage loan
- One closing



**Mifflinburg
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Main Office and Operations Center

250 E. Chestnut St. PO Box 186
Mifflinburg, PA 17844
570-966-1041

New Berlin Office Harvey's Market

7874 State Rt. 304
Mifflinburg, PA 17844
570-966-5225

Lewisburg Office

1110 N. Fairground Rd.
Lewisburg, PA 17837
570-523-1144

Downtown Lewisburg Office

500 Market St.
Lewisburg, PA 17837
570-523-5000

Selinsgrove Office

901 US-522 PO Box 421
Selinsgrove, PA 17870
570-374-2265

Shamokin Dam Office

2894 N. Susquehanna Tr. PO Box 416
Shamokin Dam, PA 17876
570-743-6282

Millheim Office

4978 Penns Valley Rd. PO Box 438
Millheim, PA 16854
814-349-2426

Milton Office

415 Mahoning St.
Milton, PA 17847
570-742-2265

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