

HOME EQUITY LINES OF CREDIT

Variable Rates Starting at 3.75%
Wall Street Journal Prime Rate - 0.25%

Maximum Loan to Value	75%
Sample Loan Amount	\$50,000
Initial Interest Only Monthly Payment	\$159.25
Interest Rate*	3.75%
Annual Percentage Rate (APR)	3.75%

REQUIREMENTS:

- 1-4 Family Owner Occupied Primary Residence.
- · Minimum Credit Score of 680.
- Maximum Debt to Income Ratio of 43%.
- Maximum Loan to Value of 75%.
- Auto debit of payment from an Access National Bank checking account.
- Loans are subject to approval.
- Loan approval is contingent upon satisfaction of underwriting conditions including, but not limited to, appraisal, title commitment and hazard insurance.
- Must be ANCX Shareholder.
- · Applies to new HELOCs only.

*Interest Rate is Variable and based on Wall Street Journal Prime Rate (Prime) minus 0.25%. Prime as of 04/10/2017 is 4.00%. APR listed above is as of 04/10/2017 and subject to change daily. APR listed above is subject to qualification and underwriting standards; fees calculated into the above APR include a \$450 document fee, \$250 property evaluation fee and \$18 flood zone certification fee.

After the initial 5 year interest only draw period, the loan will convert to a 15 year amortization on the outstanding balance (180 payments at \$363.71).

Fees and conditions may apply.

CONTACT OUR RESIDENTIAL LENDING SPECIALIST TODAY!



Vicki Cooper SVP, Residential Lending 703-871-2110 NMLS# 515636 vcooper@AccessNationalBank.com

