Sugar River Bank's Concord Hospital Mortgage Assistance Benefit Program



COMMITTED TO EXCELLENCE

In recognition of the significant positive impact Concord Hospital employees and Capital Region Health Care Corporation and affiliates have on our lives, and the lives of those living in the communities that we mutually serve, Sugar River Bank is proud to offer the following discounts on the closing cost of your next home mortgage.

OUR COMMITMENT TO YOU

- \$1,000 Closing Cost Credit on the purchase, construction of your own home or refinance from another lender through the use of any of our Portfolio Mortgage products*.
- \$1,250 Closing Cost Credit on the purchase, construction of your own home or refinance from another lender through the use of any of our Jumbo Portfolio Mortgage products*.

Working with our mortgage professionals you will enjoy a wide selection of mortgage products to fit most any borrower's needs.

We offer highly competitive loan terms and underwriting criteria!



Sugar River Bank is pleased to extend this benefit to all full-time employees** of Concord Hospital and the Capital Region Health Care system of affiliates.

- Concord Hospital
- · Granite VNA
- · Riverbend Community Mental Health
- · Capital Region Health Care Corporation

*Qualifying Conventional Portfolio Mortgage products are first mortgage products within a specified range of terms that are held and serviced by Sugar River Bank. For use with residences only and does not apply to loans on land, investment properties, home equity products or government loans such as VA, FHA or Rural Development loans.

- All loans subject to underwriting.
- All loans under \$100,000 qualify for a \$500 Closing Cost Credit on the purchase, construction of your own home or refinance from another lender through the use of our Conventional Portfolio Mortgage Products.
- Conventional Mortgage Products are loans less than \$726,200.
- Jumbo Mortgage Products are loans greater than \$726,200.

**Full time employment is defined as 32 hours per week or more. Pay stub must be reflective of employment with one of the above institutions or Capital Region Health Care system of affiliates only. Contact a Sugar River Bank Mortgage professional for additional assistance.

- Other restrictions apply.
- Program is subject to change without notice.