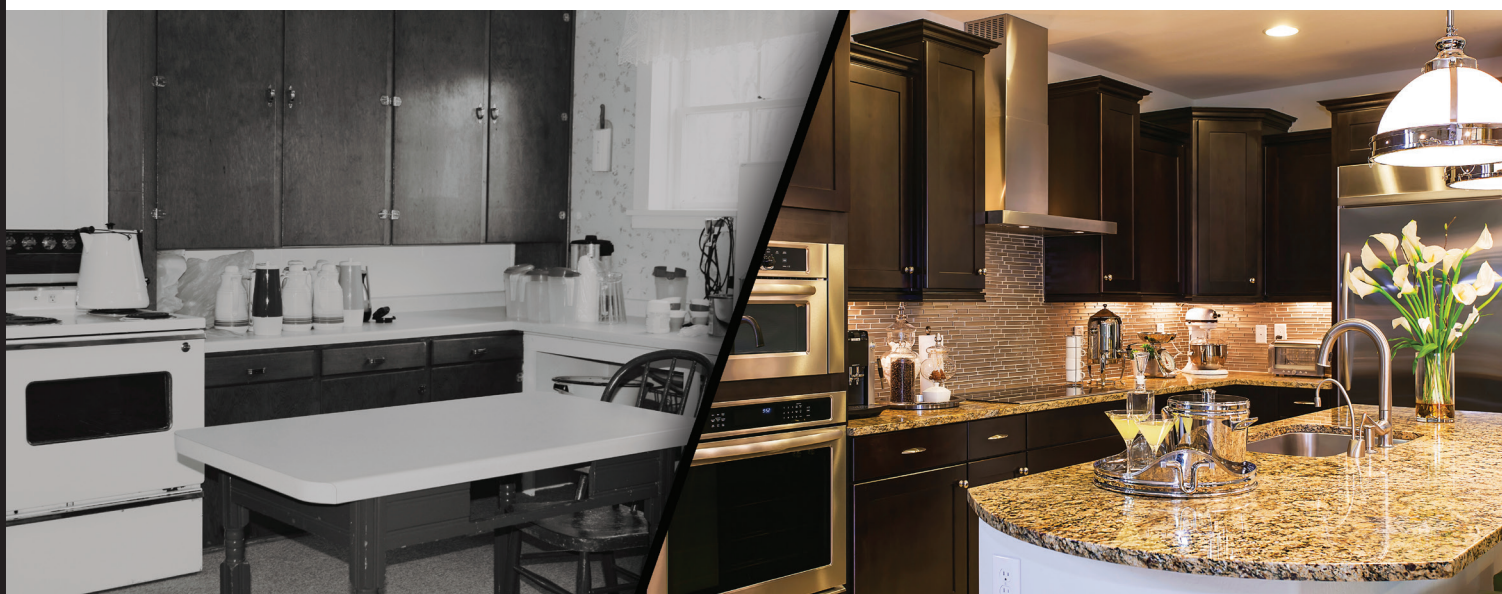


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\*The \$99 closing cost offer does not include the cost of an appraisal if one is required for loan underwriting purposes; in most cases, this expense would fall into the \$400-\$450 range. Introductory Annual Percentage Rate (APR) of 1.99% applies for the first six months following the date of loan inception. Thereafter the APR will vary on a quarterly basis, and will range from the Prime Rate as published in the Wall Street Journal ("Prime") to Prime plus .50% based on your loan-to-value ratio and creditworthiness. As of April 1, 2016 Prime was 3.50%. The maximum APR will not exceed 21% and will not be less than 3.99% after the six month introductory rate of 1.99% APR expires. Monthly payments are interest only. Payment of interest only would result in a balloon payment at the end of your loan. Consult a tax advisor regarding the deductibility of interest. Homeowner's insurance is required. Loans are subject to credit approval, and a minimum initial advance of \$10,000, a loan-to-value ratio of 90% or less, and a credit score of 700 or higher are required to qualify for this offer. Refinancing or renewal of existing loans and credit lines with CBI Bank & Trust, purchase money loans, and bridge loans are ineligible. This is a limited-time offer and is subject to change and/or be withdrawn without notice. © 2016 CBI Bank & Trust, an Equal Housing Lender, Member FDIC.