



The Right Mortgage

*How to find the best loan or ReFi:
Traditional 15- or 30-year ?...
or one that better fits your needs.*

*Janice Gentry & Debbie Loftis
Athens Federal Mortgage Lenders*

*“As a native of the area, I value my local bank. The Mortgage Team here is knowledgeable, capable and willing to go the extra mile for its customers. Athens Federal is the *Right Bank* for me because it has the *Right People* who genuinely care and understand how to meet my financial needs.”*

- An Athens Federal Mortgage Customer

**Contact Us for Answers to your Mortgage & Loan Questions,
and to Get the *Right Mortgage* or ReFi for You:**

- What if I only have 7 years left on my mortgage – what refinance plans do you have instead of the traditional 15-year mortgages?
- What are the qualifications for VA, FHA, Rural Development, THDA, 100% Financing, and other types of loans? What about conventional loans?
- Are there any special programs for me if I’m an existing Athens Federal customer?

Think you’re paying too much for your mortgage? *Contact us.*

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The Right People.
THE RIGHT BANK.

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