



(l to r) Sharon Walker, Michelle Reece, and Marta Carson  
Athens Federal Cleveland Mortgage Division

## The Right Mortgage

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

*“As a native of Cleveland, 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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