

ANNOUNCING

One Low Fee of \$500

Any Home Loan...Anytime!

Origination Fee.....	\$500
Underwriting Fee	\$0
Commitment Fee.....	\$0
Processing Fee	\$0
Total Bank Fees.....	\$500

*Our Same
Great Rates!*



Banking for Everyday People!

Downtown • Westwood
Waite Park

252-2841

www.libertysavings.com



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Sample loan assume an amount financed on \$139,500 and a set origination fee of \$500.00. Rate as of January 1, 2005 on a 30-year conventional loan would have been 5.5% with an APR of 5.533%. Buyer is required to pay other third party fees such as Homeowner's insurance, escrow reserves, appraisals, credit bureau fees, etc. The set origination fee of \$500.00 only applies to conventional, FHA and VA loans. The special origination fee does not apply to special First-Time Homebuyer or Alternative Credit Programs. Limited time offer. Subject to income and special qualifications and credit approvals. This is not an offer to lend. Any such offer may only be made pursuant to Minn. Sts. 47.206, subs 3 & 4.