



# M&S Bank Home Equity Loans Quality Design Works Special

*5 year and 10 year terms available.*

***No Closing Costs\****

Home Equity Line of Credit also available

***Apply online or visit any M&S Bank Location [www.msbank.com](http://www.msbank.com)***

\* Some closing costs may apply to home equity loans over \$50,000.00  
Minimum loan for no closing costs \$7,500, maximum \$50,000  
Your annual percentage rate may be slightly higher due to certain closing costs.  
Maximum total LTV is 80% based on appraised value (appraisal no more than 2 years old) or 90% based on tax assessed value.  
Prepayment penalty of \$500 if loan is paid off within the first 12 months.  
Hazard Insurance and Property Inspection Required.  
Please contact any M&S Bank Branch for current rate.



Member FDIC • Equal Housing Lender