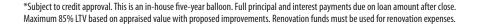


Home Renovation Second Mortgage*

- Keep your current low-rate first mortgage and renovate your home with a fixed-rate second mortgage.
- Your loan amount is based on an appraised value of your home including the increased equity from the proposed renovations.
- Funds are drawn from an improvement escrow account, protecting you and your contractor during construction.





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