

10 GOOD REASONS TO CHOOSE PIEDMONT FEDERAL FOR YOUR NEXT HOME LOAN

1. **Piedmont Federal keeps all home loans.** We don't sell your mortgage to out-of-state investors.
2. **Loan Rates are locked in at application** for up to 60 days. If rates go down before you close, you will get the lower rate.
3. **Closing costs are generally less** because we close all loans in our offices and since we make the loans we generally have fewer fees.
4. **All Piedmont Federal offices are full service.** All applications and closing can be handled at the location most convenient to you.
5. **We approve all loans** — Only our approval is necessary and no outside parties are involved (excluding those loans that require mortgage insurance).
6. **We have fast service.** Our experienced personnel make the process move as smoothly and quickly as possible. In fact, closing are generally within 30 days of application.
7. **You'll get a mortgage loan account book** with your Piedmont Federal loan — You'll always know how much you've paid and your loan balance.
8. **You'll always have ready access to all your account information** since we maintain your loan. Plus you'll be dealing with the same people that made the loan for you.
9. **Escrow accounts are not required** for home loans (except 90% loans).
10. **Piedmont Federal's caring staff** is the most important reason of all.

Piedmont Federal

Winston-Salem • Kernersville • Clemmons • N. Wilkesboro • Boone
Deposits Federally Insured to \$100,000.