



- 1. Piedmont Federal keeps all home loans.** We do not 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, closings 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
Member FDIC

