

We're in Your Neighborhood

Belmar Office

6301 Belair Road
Baltimore, Maryland 21206
410.426.3050

Cockeysville Office

9 Cranbrook Road
Cockeysville, Maryland 21030
410.683.4990

Hamilton Office

5600 Harford Road
Baltimore, Maryland 21214
410.254.9700

Pasadena Office

8108 Jumpers Hole Road
Pasadena, Maryland 21122
410.760.2500

Towson Office

19 W. Pennsylvania Avenue
Towson, Maryland 21204
410.823.4800

Corporate Office

501 Fairmount Avenue, Suite 200
Towson, Maryland 21286
410.823.4510

Visit Us Today

Call the office nearest you,
or visit us online:
hamilton-bank.com

We're All the Bank You'll Ever Need

Build your future with Hamilton Bank

- › MasterMoney Debit Card
- › Automatic Payments
- › Direct Deposit
- › Telephone Banking (877.850.4372)
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- › Online Bill Pay
- › E-Statements
- › Savings Accounts
- › Money Market Accounts
- › Certificates of Deposit
- › Retirement Accounts
- › Mortgage Loans
- › Home Equity Lines of Credit
- › Automobile Loans
- › Notary Services
- › Business Accounts and Services
- › Safe Deposit Boxes
(Not available at all locations)



Hamilton Bank

Together. Let's Grow.

Mortgages and Loans

Your Dreams, Your Money.



hamilton-bank.com/mortgages-and-loans

Mortgage Loans Tailored to Your Budget

Whatever kind of home you're looking for, or if you want to refinance an existing loan, we have a mortgage to fit your budget and long-term goals. We even offer Jumbo loans at conventional loan rates.

Permanent Loans

- › \$10,000 minimum loan amount - owner occupied
- › *Purchases*: Maximum Loan to Value (LTV) may not exceed 95%
- › *Refinances*: Maximum Loan to Value (LTV) may not exceed 80%

Individual Lot Loans

- › 7 year balloon with 30 year amortization
- › Maximum Loan to Value (LTV) may not exceed 75%

Construction Permanent Loans

- › Maximum Loan to Value (LTV) may not exceed 80%
- › One settlement, same rate during construction and permanent
- › 5 year balloon with a 30 year amortization

Jumbo Loans

- › Loan Amounts over \$417,000
- › Maximum Loan to Value (LTV) may not exceed 80%
- › 7 year balloon with a 30 year amortization

Home Equity Loans & Lines of Credit

A Home Equity Loan is a fixed-term, fixed-rate mortgage that is essentially a second mortgage on your home. It allows you to turn the equity in your home into cash you can use for whatever you need. Usually, the term of the loan is shorter than the first mortgage on your home and the amount of the loan is usually smaller. This way the payment can still be affordable even with a shorter term.

Home Equity Loans

- › *Terms*: 3½ years to 20 years
- › *Loan Amount*: \$10,000 - \$250,000
- › *Closing Costs*: Average between \$600 and \$2,200, depending on loan amount and location of property
- › *LTV*: Maximum Loan to Value may not exceed 80% (LTV calculated using appraisal value x.80 minus first mortgage principal balance)

Home Equity Lines of Credit (HELOC)

A home equity line of credit is a revolving line of credit. Access your loan funds by writing checks drawn on your credit line. You can repay all or some of your loan amount, and then re-draw or re-use those funds again.

- › Prime minus ½% for the life of the line
- › Owner Occupied Properties only
- › \$10,000 - \$250,000 lines available
- › *Floor*: 4.00%
- › *Ceiling*: 18.00%
- › Maximum Loan to Value not to exceed 80%
- › Interest may be tax deductible (Consult your tax advisor)

Vehicle Loans to Get You on the Road

We have new and used vehicle loans available to fit your needs. Save ¼% when your payment is debited from a Hamilton Bank checking account!

- › 100% Financing available for qualified borrowers
- › *New Vehicle*: 3, 4, and 5 year terms
- › *Used Vehicle*: 3 and 4 year terms; vehicle must be less than 6 years old
- › Vehicle must be registered and operated within the State of Maryland
- › Security Interest Filing with MVA
- › Full insurance coverage with Hamilton Bank as the loss payee is required

Hamilton Bank is the Only Bank You Need

While maintaining our excellent financial stability and superior reputation, we've transformed right along with our customers, adding new services to meet their complete banking needs: business loans, home equity loans, mortgages, online banking, and 30,000 no-fee ATMs throughout the region. Taking the time to understand the customer's goals and always putting their needs first. When other banks are focused on the bottom line, we are focused on you.

**We Can Get You
Where You're Going.**

New and used vehicle loans
available to fit your needs.

Discover how we can help. Visit:
Hamilton-Bank.com/mortgages-and-loans