

Mortgage Solutions



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Sun Home Loans Help Create Memories with Flexible Mortgage Options

Buying a new home is the fulfillment of a dream – the place where memories are waiting to be made – and likely the single most expensive purchase you'll ever make.

With so much on the line, it's important to choose a mortgage lender you can work with and trust to guide you through the process. An expert who can help you understand the affordability of monthly mortgage payments versus monthly rent payments and the associated tax advantages.

There are multiple ways to qualify for and structure a mortgage so that your monthly income, credit history and down payment savings are optimized in a way that maximizes your financing package, and thus your affordability.

You can consider and evaluate any of the following mortgage products that best meet your needs:

- Conventional Fixed-Rate Mortgages
- Jumbo Mortgages
- Federal Housing Administration (FHA) Loans
- First-Time Homebuyer Programs

With more than 100 loan programs and mortgage experts right in your neighborhood, Sun Home Loans understands the housing market, and all of the available options.

Plus, we'll keep an eye on interest rates so that you don't have to with **Rate Watch**. Just visit our Mortgage Center at sunnationalbank.com, complete the information requested, and we'll e-mail you when rates reach your goal. Or if you prefer, we'll e-mail current rate information on a regular basis.

The features and benefits of our home mortgage products are summarized on the inside of this brochure.

Banking Convenience Begins with the Right Checking Account

Sun National Bank offers a family of checking products that deliver money management solutions for all your checking needs – from the simple to the complex. Choose the one that works best with achieving your financial goals:

Boomerang Checking™ is our best value account with all the added convenience! Free Visa® Check Card with Rewards, Free Online Banking, Free Bill Pay and Free Mobile Banking. Plus you can earn \$.10 every time you use your debit card for purchases. What a simple way to experience banking.

Classic Checking for easy access to your account along with unlimited check writing, Free Online Banking, Free Bill Pay, Free Mobile Banking, PLUS a Free Visa® Check Card with Rewards; this is the total checking account package.

Kapow Checking for an unmatched combination of premium products, benefits and services – including an interest-bearing checking account, Free Online Banking and Bill Pay and Free Mobile Banking. Plus refundable ATM surcharge fees when you maintain minimum balance requirements and more.

Maximum Checking is our premier relationship checking account that rewards you for doing more of your banking with us. With this special account, you can combine select deposit and loan balances to help offset monthly fees, plus you'll receive high-value perks such as Free Bill Pay, Free Foreign ATM fees, refundable ATM surcharge fees and much more.

For more information, or to open a checking account, please call us at 800.SUN.9066, visit sunnationalbank.com or stop by any branch location.





MORTGAGE SOLUTIONS

If this is your situation	You're buying a new home and plan on living there for a sustained period of time, or looking to replace your current mortgage with a new, larger mortgage at a fixed rate	You're a current or prospective homeowner looking to purchase or refinance the home of your dreams or buy a second home	You have limited savings and/or a moderate income and want to achieve the advantages of home ownership	You're purchasing your first home and you need guidance to help you achieve your dream of home ownership
<p>Consider This Option</p>	<p>Conventional Fixed-Rate Mortgages</p>	<p>Jumbo Mortgages</p>	<p>Federal Housing Administration (FHA) Loans</p>	<p>First-Time Homebuyer Programs</p>
<p>Major Benefits for You</p>	<ul style="list-style-type: none"> • Competitive rates • Flexible terms • Fast approvals and closings • Free pre-qualification • Free online account access 	<ul style="list-style-type: none"> • Primary, Second/Vacation and Investment homes are eligible • Both fixed and adjustable loan programs • Loan amounts from \$417,001 to \$2.5 million • Variety of terms available 	<ul style="list-style-type: none"> • Non-owner-occupied co-borrowers permitted • 100% of your down payment may come in the form of a gift • Up to 6% seller concessions available • Down payments as low as 3.5% • Lower credit score requirements • Fixed and adjustable rates 	<p>Through our financing expertise, familiarity with local markets, and in-depth knowledge of applicable state and federal first-time homebuyer incentives, we can help you decide if home ownership is right for you and assist you with the home-buying process. Ask us how we can help you:</p> <ul style="list-style-type: none"> • Understand the advantages of owning a home • Help you determine the monthly mortgage payment you can afford • Review state and federal incentives and tax advantages* • Identify options with low or no down payment • Discover applicable discounts on closing costs • Free prequalification for a mortgage • Find a reputable local Realtor
<p>To Apply</p>	<p>Apply today! Stop by your local branch or call 800.786.1677 and speak with a Sun Home Loans specialist.</p>	<p>Apply today! Stop by your local branch or call 800.786.1677 and speak with a Sun Home Loans specialist.</p>	<p>Apply today! Stop by your local branch or call 800.786.1677 and speak with a Sun Home Loans specialist.</p>	<p>Apply today! Stop by your local branch or call 800.786.1677 and speak with a Sun Home Loans specialist.</p>
<p>What Else You Should Know</p>	<p>Certain closing costs, points and fees may apply. Ask us for details on specific mortgage products. Potential tax advantages. Ask your tax advisor.</p>	<p>Sun Home Loans is a division of Sun National Bank, member FDIC. All loans subject to credit approval and programs may change at any time. Pre-approval is not a commitment to lend; additional information may be required for formal loan approval. Potential tax advantages. Ask your tax advisor.</p>	<p>Sun Home Loans is a division of Sun National Bank, member FDIC. Government loans limits are based on a variety of housing types, as well as the state and county in which the property is located. All loans subject to credit approval and programs may change at any time. Pre-approval is not a commitment to lend; additional information may be required for formal loan approval. Potential tax advantages. Ask your tax advisor.</p>	<p>Sun Home Loans is a division of Sun National Bank, member FDIC. All loans subject to credit approval and programs may change at any time. Pre-approval is not a commitment to lend; additional information may be required for formal loan approval. Potential tax advantages*. Ask your tax advisor.</p>

Appraisals are sometimes needed for home equity credit, depending on the amount of the credit you request and the balance of your current mortgage. If you need an appraisal, we'll let you know before going further with your application. Must meet credit criteria.

To learn more about our full line of banking products and services, please call **800.SUN.9066**.