



THE RIGHT MORTGAGE TO BRING YOU HOME

Take advantage of today's real estate market with competitive rates and terms.

Selecting the right home loan – from the right lender – is more important than ever. Whether you are purchasing a new home, transitioning to a larger residence, or interested in refinancing, we have multiple loan options, competitive rates and terms, and the funds available to lend right now.



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TRUST



Smart home loan solutions from a trusted lender.

Our California Gold Mortgage program offers you many advantages:

- Loan amounts up to \$3 million
- 15 year fixed rate mortgages now available
- 3/1, 5/1, 7/1, and 10/1 Adjustable Rate Mortgages (ARMs)
- Extended rate locks available for up to 90 days
- No prepayment penalty
- Interest-only payments available on 3, 5 and 7-year ARMs
- Rate reduction with automatic debit payment from a qualifying CB&T account
- Ask about our California Gold Mortgage VIP program

30 year fixed rate mortgages are also available through other loan programs. Ask for more details.

Call **(800) 355-0512** to talk with a CB&T banker who can connect you with a home loan specialist today.



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All programs are subject to qualification and change without prior notice. Additional applicable disclosures for specific loan products will be provided upon application. This is not a commitment to lend. Loans are subject to approval in accordance with Bank eligibility and lending guidelines. See a Bank representative for full details.

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