

**DON'T MISS THIS OPPORTUNITY!
THE HTM IS OFFERING A HOME EQUITY SPECIAL!**



**AS THIS YEAR HAS BEEN QUITE A CHALLENGE,
WE ALSO REALIZE THAT NOW IS THE PERFECT TIME
TO SPRUCE UP OUR HOMES.**

**OUR YARDS ARE OUR NEW PARADISE, AND OUR HOMES OUR PALACE.
IT'S A GREAT TIME TO DO SOME HOME AND YARD IMPROVEMENTS,
WHILE WE FIND OURSELVES AT HOME.**

WE ARE OFFERING A TEN YEAR EQUITY LOAN FOR

3.99%_{APR*}

TAKE ADVANTAGE OF OUR LOW, LOW RATES!

*APR=ANNUAL PERCENTAGE RATE. EXAMPLE: BORROW \$25,000.00 AND YOUR MONTHLY PAYMENT WOULD BE \$253.03 PER MONTH.



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