

# Peace of Mind Mortgage

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## One Time Modification Of Your Rate



### buy & modify

With a Peace of Mind Mortgage

You're ready to buy a home – you saved your down payment, have been scrolling through real estate listings, and are picturing yourself living in your first, or forever, home. But rates are higher than they've been in a while, so is now really the right time to buy?

**It might be.**

With a Peace of Mind Mortgage from Rollstone Bank & Trust, you can buy your ideal home now and if interest rates drop within the first five years of closing your loan, you can request a one-time modification of your rate for a low fee of only \$250\*. It's a win-win.

### Eligibility

- The future property must be a one- to two-family, owner-occupied, primary residence.
- mortgage payments must be current and payment history must be free from any delinquencies for the past 12 months.

# Find Out if You Qualify

[Contact us today](#) about our Peace of Mind Mortgage. We'll be able to tell you if you qualify. If you do, we'll be glad to help you with your application.

\*Effective for mortgage applications submitted beginning November 1, 2023. Rollstone Bank & Trust fixed rate portfolio mortgages only. Property must be a 1-2 family, owner-occupied primary residence. Subject to complete underwriting guidelines. At time of modification, mortgage payments must be current and payment history must be free from any delinquencies for the past 12 months. Modification fee is \$250.00 and will be collected at the signing of the modification agreement. Payment will be re-amortized over the remaining term of the mortgage based on the outstanding principal balance. Borrower must contact Rollstone Bank to initiate one-time modification. Current rates are available at [rollstonebank.com](http://rollstonebank.com). Offer may be changed or withdrawn at any time.

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# Cash Management Services