



RESIDENTIAL LENDING RATES

September 25, 2023

Product Number	Minimum Down Payment	Rate	Maximum Term	Margin	Points	Annual Percentage Rate	Monthly Payments	Payment per \$1000
Mass Housing Partnership - First Time Homebuyer Program								
Subject to Mass Housing Partnership Guidelines								
60 Day Rate Lock								
09730MHP	3%	6.875%	30 YRS.		0	6.952%	360	\$6.57
<p>Available only to Mass Housing Partnership-eligible borrowers. Eligibility subject to income limits. Rates shown are for owner-occupied, primary residence purchases, and are subject to change at any time. Rates and monthly payment per \$1,000 borrowed assume a FICO score of 660; a 3.0% down payment; a loan amount of \$250,000; and include principal and interest only. Monthly payment does not include taxes, insurance, and, if applicable, estimated homeowners' association dues. Your actual payment will be greater. Completion of a homebuyer education course will be required. All loans subject to credit approval.</p>								

Mass Housing Products								
Subject to Mass Housing Mortgage Guidelines								
60 Day Rate Lock								
Mass Housing Mortgage - First Time Homebuyer								
FTHB1004/2004	3%	7.750%	30 YRS.		0	7.854%	360	\$7.16
Mass Housing Mortgage - First Time Homebuyer with Down Payment Assistance								
FTHB1004/2004DPA	0%	7.750%	30 YRS.		0	7.854%	360	\$7.16
<p>Available only to MassHousing-eligible borrowers. Eligibility subject to income limits and loan limits. Rates shown are for single-family & condominium, owner-occupied, primary residence purchases, and are subject to change at any time. Rates for refinances may be different. Rates and monthly payment per \$1,000 borrowed assume a FICO score of 680; a 3.0% down payment; a loan amount of \$250,000; and include principal and interest only. Monthly payment does not include taxes, insurance, and, if applicable, estimated mortgage insurance or homeowners' association dues. Your actual payment will be greater. MassHousing maximum loan amount is \$726,200. MassHousing loans require mortgage insurance and 3.0% minimum down payment and escrow for Real Estate Taxes and Insurance maybe required. Completion of a homebuyer education course may be required. All loans subject to credit approval. Additional products, rates and terms are available. Non-first-time homebuyer rate also available upon request.</p> <p>Homeowner Septic Repair, Home Improvement and Get The Lead Out loan programs also available.</p> <p>Please contact a mortgage officer for more information.</p>								

Mass Save Heat Loans®	
<p>Greenfield Savings Bank has joined The Mass Save HEAT Loan Program to offer qualified customers the opportunity to apply for an interest free loan for installing energy efficient heating improvements in their homes for up to \$25,000</p> <p>To qualify you must have:</p> <ul style="list-style-type: none"> * A completed Mass Save Energy Assessment * A contractor proposal and associated documents for eligibility * A Mass Save HEAT Loan Authorization Form <p>To learn more about Mass Save HEAT Loans, visit their website at masssave.com or give us a call at 413-775-8200. You may also call (866) 527-7283 to schedule a free home energy assessment through Mass Save in order to access this incentive</p> <p>Some restrictions apply and offers are subject to change or cancellation. Visit MassSave.com/HEATLoan for full details</p>	

<p>THE BANK RESERVES THE RIGHT TO CHANGE THE RATE AND TERMS OF MORTGAGE PROGRAMS WITHOUT NOTICE.</p> <p>THE ABOVE PRODUCTS WILL BE AVAILABLE FOR 90 DAYS FROM THE DATE A COMPLETED APPLICATION IS RECEIVED BY THE BANK.</p> <p>RATES ARE EFFECTIVE AS OF THE DATE OF THIS POST. RATES MAY BE SUBJECT TO CHANGE WITHOUT NOTICE. PLEASE CONTACT A MORTGAGE OFFICER FOR MORE INFORMATION.</p>	
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PLEASE CONTACT ONE OF OUR MORTGAGE OFFICERS TODAY

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Loan Origination Company Identifier #409187