Not Just Local, Neighborly!™

Get through the mortgage process smoothly...



and get a refund check at closing to spend any way you choose!

Call (203) 830-4390 or visit www.sbdanbury.com

SBD OFFICES: Bethel, Brookfield, Danbury, New Fairfield, New Milford, Newtown

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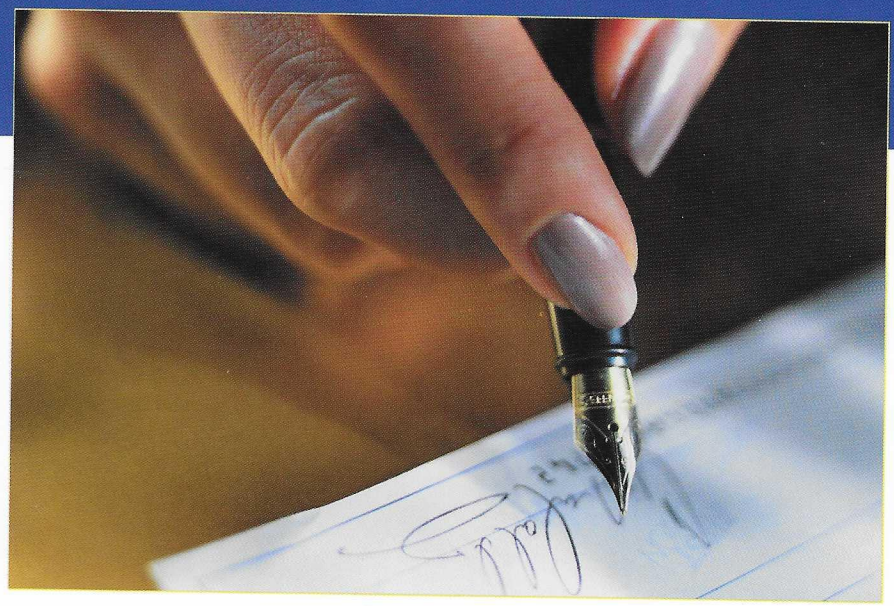
Your Home Appraisal **FREE!** See coupon for details.

At Savings Bank of Danbury we always have someone ready to answer your banking questions.

Our Mortgage Department, right here in Danbury, gives you local, professional service. We can deliver both the speed and the rate you want because we're still local. We work with you on an individual basis anytime you need us. Savings Bank of Danbury's services are world-class and we get back to you with a decision fast.

So stop by or call to talk about your mortgage with a friendly, helpful person, right here in your backyard. Savings Bank of Danbury has been here for our customers since 1849. We're not just local, we're neighborly!

- **Purchase/Refinance Programs**
- **No Income Verification**
- **Adjustable Rate Mortgages**
- **CHFA, FHA Lender**
- **Construction Loans**
- **Jumbo Loans**
- **First-Time Homebuyers**
- **Down Payment Assistance Programs**



Check this out!

When you come to SBD for a new purchase, refinance or construction mortgage, you get rewarded all the way around. You not only get a quick decision but you also get a refund check at your closing to spend however you like. The peace of mind and ease of service at SBD is like money in the bank. You can use this coupon yourself or **pass it along to a friend.** It's our way of saying thanks for being a Savings Bank of Danbury customer.

FREE APPRAISAL

Value up to $275

refunded at the time of your closing

Use this coupon yourself or pass it along to a friend.

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