



Hours and Locations

Contact:

Beachwood Branch

25201 Chagrin Blvd
Suite 120
Beachwood, Ohio 44122
HQ Phone: (216) 359-5597

Solon Branch

6134 Kruse Drive
Solon, OH 44139

Twinsburg Branch

2351 Edison Blvd.
Twinsburg, OH 44087

Hours

Monday - Friday

9:00 AM – 4:00 PM

Saturday

9:00 AM – 1:00 PM

Friday Auto-teller open to 5:00 PM

Other hours by appointment



Residential Mortgage Information



We offer a variety of home loan products designed to fit Your unique needs.

Loan Product Overviews

Physician Mortgage

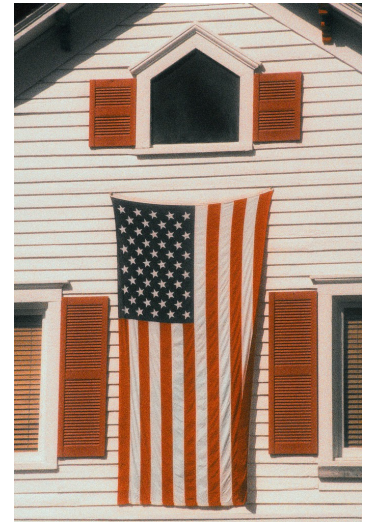
- Stable, variable rate mortgage – fixed for three years
- 1.5% max change once every three years – 5% life of loan
- Loans to \$650,000
- Primary residence

Fixed Rate Mortgage

- Conventional 15 or 30-year fixed rate loans
- Purchase or refinance
- 95% loan-to-value
- Primary, second home and investment property loans

Liberty Link Home Equity Line of Credit (HELOC)

- 85% loan-to-value
- Primary residence



MEMBER
FDIC

“Building our bank one quality relationship at a time.”

★ Beachwood ★ Solon ★ Twinsburg ★

WWW.LIBERTYBANKNA.COM

Conventional 15 or 30 Year Fixed Rate

A classic loan -- whether you are buying your first home or refinancing your current one.

- Refinance or purchase
- No mortgage insurance with 20% down payment
- Up to 95% loan-to-value with mortgage insurance
- Primary, second homes and investment property loans

Home Equity Line of Credit (HELOC)

Liberty Bank's home equity line is designed to meet your changing needs.

- 85% loan-to-value
- Variable interest rate tied to prime

Ask about our:

- Safe and stable home for deposits
- Variety of commercial credit products
- On-line transactions



Federal Housing Administration (FHA)

A home loan product offering the opportunity to lock in a low, fixed rate.

- Up to 96.5% Loan-to-Value for purchases
- Up to 97.75% Loan-to-Value for refinances
- Applications personally reviewed by seasoned mortgage professionals
- Interest rates normally priced better than conventional fixed rate loan



PHYSICIAN MORTGAGE

A home loan product designed for the unique needs of new and established physicians.

- Down payment as low as 5% with no required mortgage insurance
- Stable, variable rate mortgage – fixed for three years
- Maximum interest rate adjustment every three years of 1.50% with life of loan 5% rate cap adjustment
- Excludes up to \$250,000 in deferred student loans from monthly debt calculation