



PRODUCT / TERM	RATE	APR*
1ST LIEN HE LOAN		
5 YEAR	3.250%	3.250%
7 YEAR	3.300%	3.300%
10 YEAR	3.350%	3.350%
15 YEAR	3.400%	3.400%
20 YEAR	3.450%	3.450%
2ND LIEN HE LOAN (ADK 1ST POSITION)		
5 YEAR	3.250%	3.250%
7 YEAR	3.300%	3.300%
10 YEAR	3.350%	3.350%
15 YEAR	3.400%	3.400%
20 YEAR	3.450%	3.450%
2nd LIEN HE LOAN (OTHER FINANCIAL INSTITUTION IN 1ST POSITION)		
5 YEAR	3.750%	3.750%
7 YEAR	3.800%	3.800%
10 YEAR	3.850%	3.850%
15 YEAR	3.900%	3.900%
20 YEAR	3.950%	3.950%

*APR = Annual Percentage Rate. Loans from \$10,000 to \$750,000 available. Loan to value cannot exceed 80%. Borrower is responsible for Mortgage Tax. All loans \$250,000 or greater, borrower will be responsible for Title Insurance. Closing Cost Waiver is required in which Adirondack Bank reserves the right to collect closing costs if loan is terminated within 3 years. All loans are subject to credit and collateral approval. Flood Insurance required if applicable. Consult tax advisor regarding deductibility of interest. Current Adirondack Bank loans may be eligible for refinancing.

