

We Make House Calls

- » **Never wait in line.** We bring the bank to you.
- » **One dial does it.** Get solutions with one phone call.
- » **Your personal banker.** We're here to handle the details.

The PRIVATE BANKING GROUP

OFFER 1:

61 MONTH

ADJUSTABLE RATE MORTGAGE (ARM)

3.990%
RATE

5.097%
APR

OFFER 2:

7 YEAR

ADJUSTABLE RATE MORTGAGE (ARM)

4.125%
RATE

4.474%
APR

OFFER 3:

10 YEAR

ADJUSTABLE RATE MORTGAGE (ARM)

4.250%
RATE

4.572%
APR

**Stock
Yards**
Bank & Trust

**A TRUSTED PARTNER
since 1904**

Medical Resident Mortgage Financing:

- UP TO \$250,000 AND 100% FINANCING AVAILABLE
- NO DOWN PAYMENT! NO ORIGINATION FEES!
- NO PRIVATE MORTGAGE INSURANCE (PMI); NO POINTS
- EASY - ONLINE APPLICATION PROCESS
- RATES AVAILABLE WITH MEDICAL BANKING CHECKING ACCOUNT:
No Minimum Balance, No Monthly Fees, Free Private Banking Checks, Unlimited Check Writing, Interest Bearing, Internet Banking, Mobile Banking & BillPay Available

Call me!

Andy Young

RELATIONSHIP MANAGER
PRIVATE BANKING GROUP

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The Annual Percentage Rate (APR) is variable and is subject to increase or decrease, so your payments may increase or decrease each year after the initial period. Payment amounts shown do not include taxes or insurance. Loan payment examples as of March 16, 2018, **OFFER 1:** \$100,000 loan amount with an initial discounted 3.99% interest rate (5.097% Annual Percentage Rate - APR) on a 61 month adjustable rate mortgage (ARM) loan with a 30 year amortization- 61 payments of \$476.84. After the initial period, loan rate adjusts yearly based on an index that is based on the 12 month average of the 1 year treasury (CMT) index as published in the Wall Street Journal plus a margin. As of March 16, 2018, the index rate is 1.377% and the margin is 4.25%. Based on the current rate and margin, the monthly principal and interest payments would adjust after the initial period to 12 payments of \$484.65. The maximum periodic change in the interest rate is 2% with a maximum 8% above the initial interest rate. If the interest rate adjusted to the maximum rate (which would not occur until the 10th year), the maximum payment would be \$1027.84. **OFFER 2:** \$100,000 loan amount with an initial discounted 4.125% interest rate (4.474% Annual Percentage Rate - APR) on a 7 year adjustable rate mortgage (ARM) loan with a 30 year amortization- 84 payments of \$484.65. After the initial period, loan rate adjusts yearly based on an index that is based on the 12 month average of the 1 year treasury (CMT) index as published in the Wall Street Journal plus a margin. As of March 16, 2018, the index rate is 1.377% and the margin is 3.25%. Based on the current rate and margin, the monthly principal and interest payments would adjust after the initial period to 12 payments of \$514.26. The maximum periodic change in the interest rate is 2% with a maximum 8% above the initial interest rate. If the interest rate adjusted to the maximum rate (which would not occur until the 11th year), the maximum payment would be \$1038.24. **OFFER 3:** \$100,000 loan amount with an initial discounted 4.25% interest rate (4.572% Annual Percentage Rate - APR) on a 10 year adjustable rate mortgage (ARM) loan with a 30 year amortization- 360 payments of \$491.94. After the initial period, loan rate adjusts yearly based on an index that is based on the 12 month average of the 1 year treasury (CMT) index as published in the Wall Street Journal plus a margin. As of March 16, 2018, the index rate is 1.377% and the margin is 3.50%. Based on the current rate and margin, the monthly principal and interest payments would adjust after the initial period to 12 payments of \$529.33. The maximum periodic change in the interest rate is 2% with a maximum 8% above the initial interest rate. If the interest rate adjusted to the maximum rate (which would not occur until the 14th year), the maximum payment would be \$1047.90. Offer available to Medical Residents and Fellows, only from University of Louisville, University of Kentucky, University of Cincinnati and Indiana University. Applications for offer: February 1, 2018 - August 31, 2018. After August 31, subject to standard published rate by SYB Mortgage Company. Offer may be cancelled or extended at any time without prior notice. Automatic payment of loan payment (ACH) required from SYB Medical Banking Account. Residents must show letter showing all student loans are in deferment for a minimum of 12 months or it will count against debt ratio rating. Cash out refinances are not allowed. Escrow account must be established and funded at closing. Primary residence, owner-occupied only, no second homes. Condominiums, townhomes must be Fannie Mae eligible projects. Title insurance required. 1st position mortgage lien required; subsequent liens not permitted. New residents must provide an employment contract with corresponding hospital residency program showing income and start date within 60 days of the loan closing. Subject to Stock Yards Bank & Trust lending policies, underwriting, and credit approval. SYB - NMLS# 433971 Member FDIC. Equal Housing Lender 