

5-YEAR RATE PROTECTION

Our Colony Commitment

You're ready to buy a home and you want the best rate possible. With our Colony Bank **5-Year Rate Protection Promise**, you can buy your dream home with the peace of mind that if interest rates drop anytime within the next 5 years, we can refinance qualifying customers into a lower rate with:

No lender fee and no appraisal fee.*

Contact me if you're ready to find out how much home you can afford or what refinancing options are available.



Right here with *you.*

*If rates change after you obtain a loan through Colony Bank Mortgage ("Lender"), you may qualify for a refinance loan ("refi") with Lender through the 5-year rate protection promise. Refi approval subject to borrower and property qualifications, not all applicants will qualify. Applicable on new applicants only - not available for loans already in process. Visit www.colony.bank/colonycommitment for full terms and conditions and lock date requirements. Not available on all downpayment assistance programs. Geographic restrictions may apply. Subject to borrower and property qualifications. Not all applicants will qualify.



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Notice: This is an advertisement and is not a commitment to lend. Contact lender to discuss the loan programs, payment, and term options available specifically for you and your needs. Colony Bank is not affiliated with or acting on behalf of or at the direction of FHA, VA, USDA, the Federal or State Government. Colony Bank is an Equal Housing Lender | 115 South Grant Street Fitzgerald, GA 31750 | Company NMLS ID 408873 (www.nmlsconsumeraccess.org).