



Buyer's Program

**30-Year fixed interest rate of 3.96% with 4.02% APR*
Up to 95% financing for qualified borrowers.**

We are pleased to announce a special financing incentive for individuals purchasing selected properties.

- No Origination Fee
- Jumbo Loans Included
- No Private Mortgage Insurance

Visit us online at www.fouroaksbank.com or contact your local Four Oaks Bank branch for further details.

Program Offered Through September 30, 2010!

**Annual Percentage Rate (APR). Rate and APR effective as of 6/22/10. Payment Example: \$300,000.00 purchase price, with 5% down payment, loan amount \$285,000.00 payable in 360 monthly installments of \$1,363.60 (principal and interest) results in an APR of 4.02%. If escrow is required, taxes and insurance could add an estimated additional \$500 to the monthly payments. Borrower must meet Four Oaks Bank's underwriting and credit guidelines. Other terms and conditions are available. Rate subject to change without prior notice. Primary residencies only. Your actual APR may vary based on the amount of your loan and closing costs. A 10% minimum down payment is required if purchasing bank owned property.*

Note: Please contact a Four Oaks Bank Branch or visit www.fouroaksbank.com for the most current information. List of properties eligible for this special financing is subject to change. Sale prices are subject to change.