Provident BANK®

*The below property may be eligible for our*

# Community Advantage℠ Loan Program

*12 Meadowbrook Place, Maplewood, NJ 07040*

Our **Community Advantage Loan Program** is designed for homebuyers purchasing or refinancing their primary residence in the designated Program Area[1] within Essex, Morris, Somerset, Sussex and Union counties. Plus, approved borrowers for a Community Advantage Loan will be eligible for our **Community Advantage Subsidy**[1] which offers **$5,000** towards closing costs or down payment expenses.

## PROGRAM FEATURES

- A fixed interest rate for the entire term of your loan
- Down payment as low as 5%*
- Borrowers may qualify for lender paid Private Mortgage Insurance (PMI)[2]
- No income limitations for borrowers

30-YEAR FIXED RATE

**5.250%** RATE

**5.294%** APR*

*For qualified borrowers. Rate based on specific assumptions; your rate may vary.*

## What's just as important as finding your perfect house? Finding the perfect mortgage!




**Stephanie Fulton-Lott**

*CRA Community Development / Mortgage Loan Officer*

732.328.4175

Stephanie.FultonLott@Provident.Bank

NMLS# 217284


Scan the QR code to contact Stephanie Fulton-Lott to help guide you through the mortgage process.

[1] The Community Advantage Subsidy is available for the purchase or refinance of a primary residence located in the Community Advantage Loan Program Area in NJ (Essex, Morris, Somerset, Sussex, and Union Counties in NJ). Borrowers can use the Community Advantage Subsidy dollars towards down payment or closing cost assistance.

[2] Lender-Paid Mortgage Insurance (LPMI) cannot be canceled by the borrower. While the lender's mortgage insurance coverage may terminate once the loan reaches 80% LTV, the loan's interest rate will remain unchanged. Subject to qualification and program availability.

* Annual Percentage Rate (APR) effective as of 09/22/2026 and subject to change anytime. Community Advantage assumptions and disclaimers for rates and payment examples are based on: $325,000 loan amount, a minimum credit score of 620, 95% LTV, purchase or refinance of the borrower's primary residence, single family detached property, first lien mortgage. Based on a $325,000 loan amount at 5.250% fixed rate for 30 years, estimated monthly principal and interest payment is approximately $1,794.66. Principal and interest payments do not include taxes or insurance. Actual payment obligation may be greater. Maximum loan amount is $766,550. Borrowers may be required to complete an accredited home ownership course to qualify. Subject to credit approval. Other financing options are available for 2-4 family properties under the Community Advantage Loan Program, ask your Provident Mortgage Representative for more details.

REV. 09.2026