



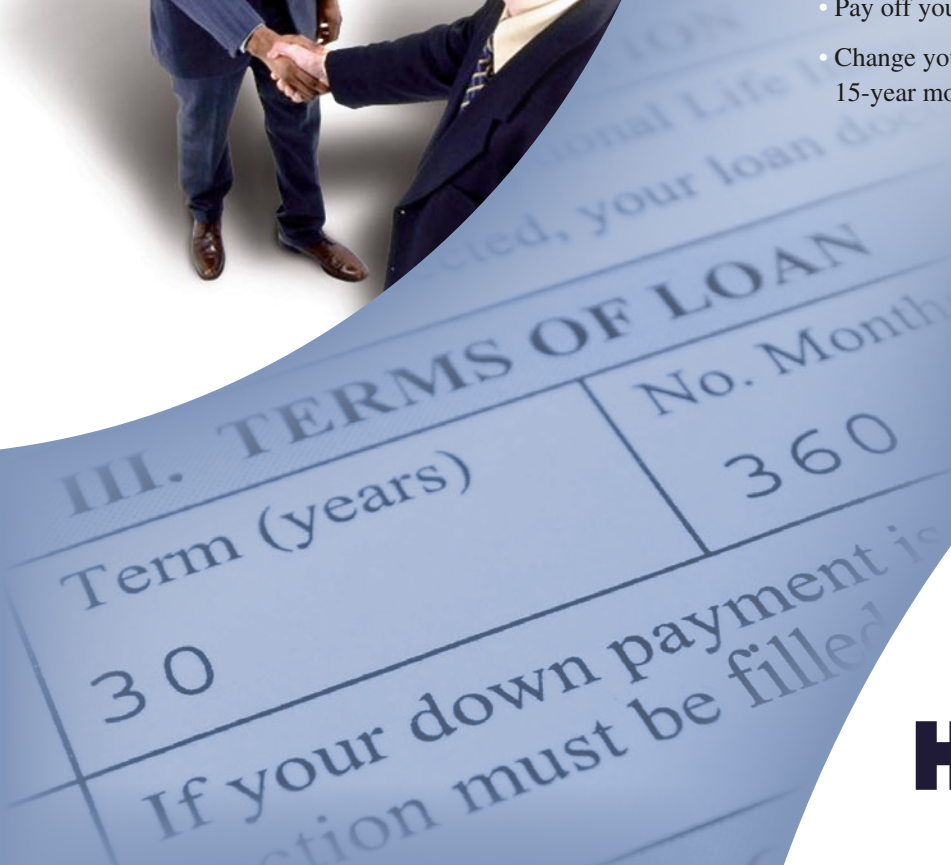
Hendricks Mortgage, LLC can service your refinancing needs. We can provide the service you need when you are ready to refinance your current mortgage.

- Lower your high interest rate on your original mortgage
- Change your adjustable rate mortgage (ARM) to a fixed rate loan
- Pay off your balloon payment
- Change your 30-year mortgage to a 15-year mortgage



Dreaming . . .
...is the first step.

Financing . . .
...the dream, the next.



Hendricks Mortgage is proud to be affiliated with Wells Fargo Home Mortgage. This affiliation allows us to offer one of the broadest range of programs in the industry, providing our customers with more choices and solutions.



345 Main Street
Harleysville, PA 19438
Tel: 215-513-2115 • Fax: 215-513-9811
E-mail: info@hendricksmortgage.com



All First Mortgage products are offered and provided by Hendricks Mortgage, LLC.



Credit subject to approval. Hendricks Mortgage, LLC may not be available in your area. Information is accurate as of the date of printing and is subject to change without notice.

All Rights Reserved. #10816

Product Information

Take the guesswork out of interest rates with our Builder BestSM program.

Our Builder BestSM program offers you the option to lock in today's interest rates for up to one full year to accommodate the time it may take to complete your new home. Builder BestSM benefits go far beyond extended rate-lock periods, protection and flexibility for you.

Builder BestSM customers enjoy the protection of our loan approval, plus if the market improves, you have the option - within 60 days of closing - to switch to any eligible Hendricks Mortgage product at the current interest rate for no additional cost.

BENEFITS OF BUILDER BESTSM INCLUDE:

- Interest rate-lock for up to a full year protects you against rising interest rates
- Option to float down to a lower rate or to switch to any eligible product ensures a favorable interest rate in a timely manner
- Our loan approval process provides peace of mind for you*

* Change of loan product, float down or re-lock of rate requires underwriting approval. One-time float down option is available within 60 days of closing to any non-Builder BestSM program; re-lock is not allowed within 30 days of the original lock. If re-lock period exceeds 60 days, applicable extended lock fees will be assessed.



Hendricks Mortgage looks forward to providing you with efficient, unsurpassed customer service and a commitment to excellence.

Support at Every Step

At Hendricks Mortgage, our first goal is to help you decide which home financing program meets your specific needs. We offer competitive pricing, guidance and support at every step and outstanding levels of personalized service.



Other Programs

- FHA loans
- VA loans
- Interest-only loans
- 40-year fixed home equity loans/credit lines
- Up to 100% financing with no private mortgage insurance
- Options for those borrowers with less than perfect credit

Please call today for a complimentary pre-approval.



345 Main Street
Harleysville, PA 19438
Tel: 215-513-2115 • Fax: 215-513-9811
E-mail: info@hendricksmortgage.com