

We'll Put Your Dream Home in the Palm of Your Hand.

We have the right loan for you!

- **NO APPLICATION FEE****
- **NO POINTS**
- **NO LOCK IN FEE**



15 YEAR FIXED

3.500% RATE
3.555% APR*

PAYMENT (PER \$1,000)
\$7.15

20 YEAR FIXED

4.000% RATE
4.044% APR*

PAYMENT (PER \$1,000)
\$6.06

30 YEAR FIXED

4.125% RATE
4.157% APR*

PAYMENT (PER \$1,000)
\$4.85

888-ORITANI • oritani.com
Offices located in Bergen, Hudson, Passaic and Essex Counties

Corporate Office: 370 Pascack Road, Township of Washington, NJ 07676 • (201)664-5400

Loans are available to qualified applicants on 1 to 4 family primary residences located within Oritani's lending area (Bergen, Hudson and part of Passaic County). Call for locations.

*APR = Annual Percentage Rate. Maximum of \$729,750 for 1-family loans. Minimum 10% down on 1-family loans up to \$625,500 – will require PMI resulting in higher payments and APR. Minimum down on all other loans = 20%. Maximum loan to value for cashout refinances = 60%. Property and flood insurance may be required. APR subject to change without notice. ** Borrowers will incur other 3rd party charges. Program subject to change without notice. Other programs available. Oritani Bank and its agency are not responsible for typographical errors. ©Oritani Bank 2011. Member FDIC. Equal Housing Lender.


**ORITANI
BANK**

Taking Care of Business for 100 Years

