

Four Ways to Help You Sell Your Home

Creating More Buyer Activity with Financing Options & Programs

1



Offer a Free 1% Buy Down for One Year

Many buyers are concerned not only with their monthly house payments, but with unexpected costs they might have in their new home. Pulaski Bank Home Lending now offers a FREE 1% buy down on our Home Smart 30 Yr Fixed Rate Program. There is a lower interest rate for the first year, then the rate increase back to the initial rate for the remaining life of the loan. And, at no cost to buyer or seller!

2



Offer Below Market Interest Rates

We can market Adjustable Rate loans with significantly lower rates. To do this however, we ask the Seller to commit to paying either a 1.5 or 2.0 point fee of the buyer's loan [paid at closing] to Pulaski Bank to buy down the interest rate. The buy down rate on our 5 Yr ARM program has been as low as 4.875% recently. What buyer would not want that special financing?

3



Obtain a Home Equity loan for improvements

Seasoned Realtors will tell you location, price and condition are the keys to selling any home. You can't do anything about location, but you can control price and condition. Buyers are looking for value and a well maintained home. Pulaski Bank can help you with a home equity line of credit for those neglected repairs. And, if you are going to purchase another home, why not inquire about our full line of loans?

4



Offer a bridge loan or assist in monthly payments

Most Sellers prefer not to take a contingent contract. Pulaski Bank offers our Bridge Loan, which allows a buyer to purchase a home before selling their home. This loan has some restrictions with respect to the total loan value of the buyer. However, during the negotiations, it may be favorable to accept this type of financing and offer to pay 3 or 4 months of house payments for the buyer. Would you like to close in 30 days?



A Federal Savings Bank

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