



**We went looking for a mortgage
and found a way to save \$55,000.**

Introducing the Tailored Home Loan™
Only from Michigan National.

You've always thought of a mortgage as a way to borrow. Well, start thinking of it as a way to save.

Our unique new Tailored Home Loan offers you affordable, flexible payment options that can save you thousands of dollars in interest — up to \$55,000,* for example, over a typical 30-year home loan. You can also cut more than 10 years off your mortgage. It's easier than you think, and we'll show you how.

The fact is, you can literally design your mortgage to fit your needs, then change it as your life changes. You can:

- Choose your own payment due date
- Switch between adjustable and fixed rates of interest
- Use the extra principal you pay without refinancing

Call us today for an appointment, and we'll show you how many home loan options you really have. From the home of creative mortgage choices, Michigan National. Solid Thinking. Smart Ideas.

For information call:
1-800-CALL-MNB

 Member FDIC


**Michigan
National**

*This example is for illustrative purposes only. It assumes a \$125,000 home, 20% down payment and a \$100,000 mortgage with a first year in full rate of 5.875% and a fully indexed rate of 8.0% during the remaining term. There are 240 payments ranging from \$656.93 to \$1,066.74 with a final payment of \$471.83. The payment is accelerated by 2% annually starting in year two. The Annual Percentage Rate is 8.0597%. This loan contains a variable rate feature and therefore may increase. Example assumes all payments are made on due date.