

**Better move *FAST...*  
rates this great won't *LAST.***

*The time to refinance is NOW!*


**4.75%  
APR\*  
10-Year  
Loan** | **5.25%  
APR\*  
15-Year  
Loan**

**MORTGAGE REFINANCE LOAN**

Refinance **NOW** and take advantage of the lowest rates in over 40 years, plus get all of this:

- No up-front costs, closing costs, points, private mortgage insurance, appraisal or application fees, or any other hidden costs!
- Up to 85% of our appraisal value of your home.

Stop by your local banking center, or visit us online to apply.

  
CHARTER ONE BANK  
CHARTERONE.COM

**1-877-TOP-RATE**

**Limited time offer, subject to change!**

\*Annual Percentage Rate (APR) based on a \$100,000 loan with monthly interest and principal payments of \$1,248.48 (10-year based on 5.25% APR) (15-year based on 5.75% APR) (15-year based on 5.75% APR). Fixed amounts may be required, subject to our underwriting standards, which are available upon request and our property agreement. The rate also includes only a one-time origination fee (1.4 lender's fees), up to 5% of the approved value, less any outstanding advances and an issue fee of \$25,000 or more. For the APR, see below under \$100,000. Pre-payment penalty may occur. Ask for details. Loans made after 10/1/98 subject to change without notice. APR accurate as of June 1, 2001.