



NO PMI MORTGAGES

5.99%*
6.53%**

1STNATBK.COM
(434) 369-3000

Member
FDIC
LENDER

NMLS: 424216

Primary and Second Homes | 5/1 Adjustable Rate Mortgage | As little as 10% Down, no PMI**

* Initial Interest Rate: 5.99% (fixed for first 5 years). Rate Discount: Additional 0.25% reduction with auto draft from FNB Checking Account. **Rate Adjustments: Annual adjustment after year 5. Based on 1-Year Treasury Yield + 3.00% margin, 2% annual cap, 6% lifetime cap, floor rate: 4.00%. The rate may increase after loan origination. The information contained herein (including but not limited to any description of the company and its lending programs and products, eligibility criteria, interest rates, fees and all other loan terms) is subject to change without notice. Restrictions apply. This is an advertisement and not a commitment to lend. **APR based on a home purchase price of \$350,000 at 10% down.