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March 15, 2011

Hi, I'm Marc Stefanski, Chairman and CEO of Third Federal, with great news for homeowners who only have a few years left on their mortgages.

Third Federal can help you shorten your loan by as much as two years.

How? Our Smart Rate Adjustable Mortgage gives you a low rate of **3.89%** for the first five years. And closing costs are only \$495.

So you can keep your same payment, have a lower interest rate and pay off your mortgage even faster.

So go for it! Refinance today with Third Federal's Smart Rate Mortgage.

We're Third Federal. Bank Smart. Live Better.