



NATIONAL BANK

Plan well. *Live well.*

Dartmouth Plus Mortgage Assistance

Dartmouth Employees who are purchasing a primary residence can use all of Ledyard's standard mortgage loan products with the Dartmouth Plus program, which includes the following fixed and adjustable rate loan discounts.

For all Employees of Dartmouth College, Dartmouth Hitchcock Hospital and New London Hospital

Serviced by Ledyard Mortgage Options*:

- Relaxed criteria for private mortgage insurance (**LTV <= 85% require no PMI**)
- A .125% interest rate discount for fixed rate mortgages or .25% interest rate discount for an adjustable rate mortgage
- A \$350 credit towards closing costs
- A dedicated mortgage professional to help you through the process
- Accommodating qualification ratios and loan-to value ratios
- Free wealth management consultation

* Loans serviced by Ledyard include all fixed & adjustable Jumbo Loan Programs and all Conforming Loan Programs with the exception of 30 year fixed term. Conforming 30 year fixed term mortgages are eligible for the \$350 closing cost credit only and are not eligible for the interest rate discounts.

Employees must provide proof of employment and open a Ledyard National Bank checking account with direct deposit and debit card to receive the discount.

Eligible Dartmouth Employees wishing to learn more about Ledyard National Bank's Dartmouth Plus Mortgage Loan alternatives should contact:

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