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3.99% during the 12-morth Introductory Period. A higher introductory rate will apply for an LTV above 80%. Offer is available for new applications submitted from August 7, 2019 - October 17, 2019. After the 12-morth Introductory Period. A higher introductory rate will apply for an LTV above 80%. Offer is available for new applications submitted from August 7, 2019 - October 17, 2019. After the 12-morth Introductory period. The APR is I way to the 15-morth introductory period. The APR is I way to the 15-morth introductory period. The APR is I way to the 15-morth introductory period. The APR is I way with Prime Rate (a redit limit below \$100,000, an LTV above 70%, and/or a credit score less than 730. A U.S. Bank personal checking account is required to receive the lowest rate, but is not required for long approval. The rate will linever exceed 18% APR, or applicable state law, or below 3.25% APR. Choosing an interest-only repayment may cause your mornthly payment to increase, possibly substantially, once your credit line transitions into the repayment period. Repayment options may vary based on credit qualifications, interest-only repayment may cause your mornthly payment to increase, possibly substantially, once your credit line transitions into the repayment period. Repayment options may vary based on credit qualifications, interest-only repayment may cause your mornthly payment or may be unavailable. Loan amounts, Interest rates and program terms are subject to change without notice. Credit line may be reduced or additional extensions of credit limited if certain circumstances occur. An early closure fee of 1% of the original line amount, maximum \$500, will apply if the line is paid off and closed within the first three years. Properly insurance is required an amounts, interest rates and program guide into the program guide into the program guide into the program and the proper interest program and the proper propers of a charge and those registerations of provide tax or legal advice. Your tax and financial si





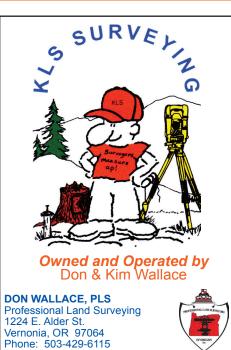
Where Do You Read the Voice?

Donna Hamel enjoying retirement in the Bahamas and reading the Voice while her son and family play in the Ocean.

Show us where you have traveled. Submit your photo with a brief description by email to: Scott@VernoniasVoice.com







FAX: 1-866-297-1402

Email: DWallace_KLS@msn.com





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