



FIRST REPUBLIC BANK
It's a privilege to serve you®



Considering a home loan? Let us help.

2.79%
APR¹

30-year fixed rate

Our Eagle Community Loan Program is designed to help more individuals in our communities become homeowners. This program offers attractive terms for buying or refinancing a primary residence in our designated areas.² In addition to our special rate, we offer:

- Nonrecurring closing costs covered up to \$7,000³
- No prepayment penalties
- Personalized service and quick responses for the life of the loan

To find out more about our Eagle Community Loan Program or to learn if a property qualifies for our special rate, please contact your banker.

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¹Annual Percentage Rate (APR). Rates effective as of 03/09/2020, and are subject to change. To be eligible for this special rate, applicant must maintain a First Republic checking account with automatic loan payment, direct deposit and Banking Online. Otherwise, the rate will be 0.40% higher than listed. Your APR could vary based on your final loan amount and finance charges. Minimum opening balance and monthly fees may apply.

²Not all properties are eligible. Property must be located within a designated First Republic Bank census tract and secured by a 1-4 unit residential property that is owner occupied. Available for loan amounts up to \$750,000, first lien only. Contact a Relationship Manager for details and to determine if your property is eligible for the Eagle Community Loan Program. This is not a loan approval or commitment to lend. Loans are subject to the Bank's underwriting standards and verification of the documents provided. Applicant must meet a First Republic Relationship Manager in person to complete loan application. This can be done at any First Republic Preferred Banking Office. For a complete list of locations, please visit firstrepublic.com/locations.

³Some nonrecurring closing costs may not be covered and it is not guaranteed that you will receive the full \$7,000 fee waiver. You will be responsible for some associated closing costs. Please contact a First Republic Relationship Manager to find out which nonrecurring closing costs are covered. One-time fee waiver per property address, up to \$7,000.

Payment Example: Based on a loan amount of \$750,000 and a down payment of 25%, and at a simple interest rate of 2.75%, with a corresponding APR of 2.79%, the borrower would be responsible for 360 payments of \$3,061.81 over the course of the 30-year term.

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