



Ann Arbor State Bank
The Personal Bank

When it comes to your mortgage, keep it local.

DO YOU KNOW THAT...

47%

MORTGAGE BORROWERS

DON'T SHOP AROUND FOR LENDERS -- AND THAT COULD COST YOU MONEY IN THE LONG-RUN.



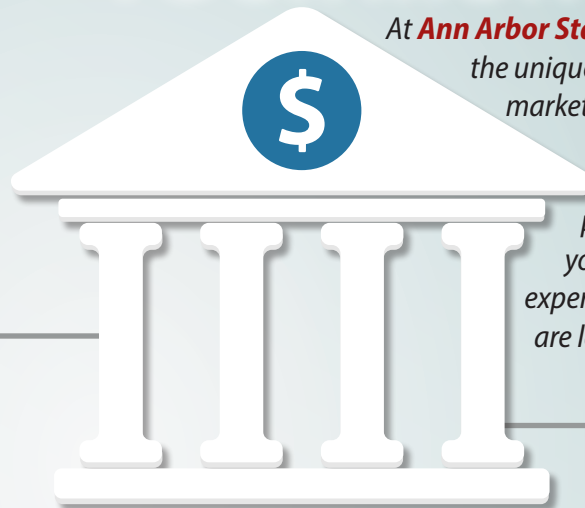
SHOP at least 3 LENDERS

SEEK OUT THE SUPERIOR SERVICE AND PRODUCTS, DON'T SETTLE FOR BRAND RECOGNITION.



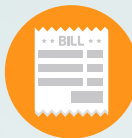
THE BENEFITS OF GOING **LOCAL** FOR YOUR MORTGAGE

At **Ann Arbor State Bank**, we understand the uniqueness of our area housing markets. Our professionals work on an individual level curating the lending process based on you and your needs. They are highly experienced, and because they are local, they understand the nuances of the market.



Ann Arbor State Bank

A LOCAL LENDER...



Provides a process tailored to your specific needs.



Better understands the local housing marketing.



Understanding the market provides you an opportunity to move at a quicker pace.



Embedded with knowledge and resources.



Can be more aggressive when the circumstances call for it.



the money is reinvested locally.
Our success is directly tied to the community.



GREAT TEAMWORK



We know the **market**.
We have the **experts**.
We have the **tools**.
All this fuels an individualized, reliable mortgage process.

NO Call Centers.

It's the dependable service that actually cares.