



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



Considering a home loan? Let us help.

3.19%
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:

¹ Annual Percentage Rate (APR). Rates effective as of June 18, 2019, 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.

² Not 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.

³ Some 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 down payment of 20% and a loan amount of \$750,000, the borrower would be responsible for 360 payments of \$3,223.03 over the course of the 30-year term. The payments shown here are calculated on the basis of principal and interest only and do not include private mortgage insurance (PMI), taxes, insurance or other applicable escrows.

Terms and conditions apply. The contents of this flyer cannot be reproduced or redistributed, online or physically, without First Republic's consent.