



# 2ND OPINION PROGRAM

## Let Us Give You a 2nd Opinion and You'll Get \$100!

Buying a home is one of the most important decisions you will ever make. Choosing the right loan is critical and you owe it to yourself to get the best loan to suit your needs. Home State Bank wants to help you make the right decision through our free, no-obligation Second Opinion program.

If you have a loan application submitted to another lender, simply apply with us and you'll get a \$100 gift card. There is no obligation to choose our loan program. But we are confident that you will like our rates and service. **Either way, you win!**

## JUST FOLLOW THESE 3 EASY STEPS\*:

- Present a copy of your loan estimate or pre-approval letter from a lender
- Fill out a loan application with Home State Bank
- Get a \$100 gift card and quite possibly a better loan!

## Ask your Real Estate Broker for details today!

We will be happy to help you find the right loan.



[hsbmortgage.com](https://hsbmortgage.com)

 Equal Housing Lender

\*Participants in the Second Opinion program must provide the information requested by the Loan Officer, fill out a credit application and allow Home State Bank to check their credit history. Gift card will be given upon application completion.

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