

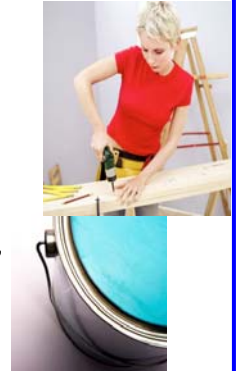
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We'll **FIX** the rate on a Home Equity Loan.
5% APR for 5 Years*

*Whether it's a simple repair or a major remodel,
HSB wants to help you **FIX** it!*

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*Offer subject to normal credit qualifications. \$5,000.00 minimum loan. Repayment of \$5,000.00 loan would be 60 monthly payments of \$94.37. Loan-to-value of 80% or less, appraisal may be necessary to qualify. Other rates apply for higher LTV. Property insurance is required.



Chelli Sporleder



Marcia Benda