



Closing Cost Coupon

To help make your new home a reality, present this coupon to your Bay State Savings Bank loan officer, and receive a credit of up to \$500.00 toward your closing costs at the time of closing.

This coupon is only valid in conjunction with a Bay State Savings Bank mortgage made for the purpose of purchasing a 1-4 family dwelling that will be owner-occupied. If closing costs total less than \$500.00, the amount of the closing cost credit will be reduced to the amount of actual closing costs incurred. Lender credit is limited to first-time homebuyers participating in the Live Worcester Now program, for owner occupied properties located within the City of Worcester.

This coupon is not a commitment to lend and does not guarantee loan approval. All loans are subject to credit approval, and other conditions may apply. Coupon is only valid if signed by an authorized employee of Bay State Savings Bank and only valid on loan applications received on or before 12/31/2019.

Date: _____

Authorized By: _____

Branch: _____

Visit us today!
Bay State Savings Bank
28 Franklin St.
Worcester, MA 01608