

## Count on Southern Community Mortgage

*You'll notice the difference from the very beginning. Starting, of course, with our dedication to:*

**Speed.** Quick turnaround on closings.

**Convenience.** Local approval process, local closings.

**Service and Support.** Our experienced and knowledgeable staff make the process easy.

**Safety.** Southern Community is a stable and reliable bank with a reputation you can trust.

## Flexible Choices

*Southern Community offers a wide range of mortgage programs and options:*

- Fixed-Rate Mortgages
- Adjustable-Rate Mortgages
- Construction-to-Permanent Loans
- First-Time Home Buyer Loans
- FHA Loans
- 100% Doctor Loans
- In-house Jumbo Loans
- Interest-Only Products
- Specialty Loans
- Equity Lines

Call your local Southern Community lender today.

**David Whitley**  
**Mortgage Originator**  
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