## No Closing Cost Option

## **APPLICATION:**

Apply online at www.plainscommercemortgage.com or phone or in person at our South Dakota mortgage offices in Aberdeen (877) 227-7548, Watertown (800) 560-6966, Mitchell (877) 996-1504, Bismarck (701) 751-4749 or Sioux Falls (866) 635-2467.

No Closing Cost items include: Origination Fees, Processing and Underwriting fees, Title Insurance, Credit Report, Closing fee to the Title Company, Flood Certification, Appraisal, and all recording Fees. Escrows items including Homeowners Insurance and Taxes will be at the borrower's expense also the Borrowers will be responsible for all pre-paid interest. Most conventional loans that qualify will be serviced by Plains Commerce Bank. This excludes all FHA (Federal Housing Administration), Rural Development and VA (Veterans Administration) Loans.

## **ELIGIBILITY:**

All Credit and loan products are subject to credit approval and subject to qualification.

Plains Commerce Bank reserves the right not to accept applications outside of our trade area.



