

# 1%

*Exclusive offer  
just for you*

## LENDER CREDIT

### FOR UNIVERSAL BUILDERS HOMEBUYERS

We dedicate all our resources to providing the highest level of customer service and we'll be with you every step of the way – from start to finish – to make sure that everything runs smoothly. Contact us today to learn more!

- ✓ **Experienced Team**
- ✓ **Excellent Communication**
- ✓ **Top-Notch Customer Care**

**SCAN THE CODE TO START  
YOUR EXPERIENCE TODAY**



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Application required and subject to underwriting. Not all applicants are approved. Full documentation and property insurance required. Loan secured by a lien against your property. Fees and charges apply and may vary by product. Borrowers will receive a lender credit of up to 1% of their loan amount at the close of their loan. A Lender Credit up to 1% of loan amount will be noted to the borrower on the Closing Disclosure. Southern Bank provides a variety of loan products with different rates, payments and fees. All loans are subject to credit approval. Southern Bank of Tennessee NMLS ID 812333. Member FDIC.