

© 2007 IndyMac Bank, F.S.B. Registered trade/service marks are the property of IndyMac Bank, F.S.B., and/or its subsidiaries. It's important to understand the details of any new loan you select and how they may affect you. Before deciding to accept a prepayment penalty, make sure there is a benefit in terms of rate or fees, in exchange for the substantial cost if the loan is paid off before the penalty term expires. If you choose not to escrow monthly for taxes and insurance you will be responsible for their timely payment, and these costs may become substantial. ¹ For Best Price and On-Time Guarantee terms, please call 1.888.922.2094 or visit www.indymachls.com. ² This pricing is guaranteed by calling this toll-free number only. For fixed rate loans, the pricing benefit is effective for the life of the loan. For ARM loans, the pricing benefit applies to the start rate until the first rate adjustment. Pricing discount and \$500 off offer applies only to existing Indymac Bank customers who originate a new first mortgage through the Indymac Bank Home Loan group. These offers do not apply to home equity loans, closed-end second loans, construction loans, and streamline programs like ModXpress[®] and Indymac Xpress[®]. HLS-1032 6/07



We'll pay you \$300 if you find a rate better than ours.



IndymacBank[®]
Home Lending

(And when you don't, we get to say we told you so.)

Our **Best Price Guarantee** gets right to the point: we'll beat the rate and fees quoted by any competing lender for a first mortgage, or **we'll pay you \$300.**¹ In fact, we're not shy about bragging when it comes to the fact that we offer some of

the most competitive rates and products available today. Indymac Bank[®] is one of the nation's top-ten mortgage lenders. We got there by offering our customers a variety of smart, flexible mortgage options and a number of valuable benefits.

So take a look around for the best mortgage rate... we'll be waiting.

Other incentives for valued Indymac[®] customers like you:



- **Preferred-customer pricing:** You'll receive special, discounted mortgage rates not available to the general public.²
- **Discounted costs:** You'll save \$500 off closing costs when you finance a new property or refinance an existing mortgage with Indymac.²

Call one of our Loan Consultants today at
1.888.922.2094

