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## Lot and Home Mortgage Loans

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### Lot Loans\*

- ◆ 10% down payment with 5-year balloon, 15-year amortization\*\*
- ◆ 5.625% for 5-year balloon (5.790% Annual Percentage Rate—APR)\*\*\*
- ◆ No document preparation fee or survey required.
- ◆ No appraisal required if comparable sales are available.
- ◆ Origination fee equal to the lesser of .50% or \$500.
- ◆ Applications can be accepted by phone, fax or email.

### Construction Loans

- ◆ We can close your construction loan in conjunction with your lot purchase.
- ◆ Competitive rates with interest only paid monthly on the outstanding principal balance.
- ◆ No bank inspection fees.
- ◆ Low down payment when utilizing equity in your existing lot.
- ◆ Quick turn around with local and personal service.

### Permanent Mortgage Loans

- ◆ Easy conversion of your construction loan into a permanent loan eliminating excessive fees.
- ◆ Financing available on the purchase of an existing home.
- ◆ Conventional, FHA and VA loan options available.
- ◆ Competitive rates and fees with no prepayment penalty.
- ◆ Receive friendly, local and personal service as we are easily accessible by phone and email.

\*The financing terms quoted are based on approved credit for qualified borrowers. Rates and terms may vary due to borrower's credit history, debt to income ratio or other financial circumstances.

\*\*Payments are based on a 15-year amortization. After the initial 5-year term, First National Bank has the option of renewing the balance subject to rates and terms specified at time of renewal.

\*\*\*Rate is as of Feb. 17, 2012 and subject to change. Rate is fixed for the initial 5-yr. term of the loan.

Example: On a loan amount of \$40,000 @ 5.625% (5.790 APR) with a 15-year amortization, the first 59 payments would be \$330.00 with the 60<sup>th</sup> and final payment being a balloon payment. There are no prepayment penalties.

