



545 10th Street Floresville, TX 78114
830-216-2216 Office phone 830-393-3493 Fax 210-248-8156 Cell
email: jwalpole@fnbgw.com
or visit our website at www.fnbgw.com

*offers lot and home financing
in*



**Terms for lot loans:*

- **10% down payment**
- **5 yr. balloon, 15 yr. amortization****
- **6.50% for 5 yr. balloon (6.50% Annual Percentage Rate- APR)*****
- **No origination fee**
- **No document preparation fee**
- **No survey required**
- **No appraisal required if comparable sales are available**
- **Available to take lot and home purchase applications by phone**

Also Available: Mortgage Loans

- **Financing available on the purchase of an existing home***
- **Financing for construction and permanent loans**
- **“One-Time Closing” with modification on interim to permanent loans**
- **Long term, fixed rate loans**
- **Conventional or FHA**
- **Competitive rates and fees**
- **Local and personal service**

Contact Jacque Walpole, Andy Eubanks, Liz Urbanczyk or Renee Lyssy for a quick and easy prequalification. We will personally assist you through the process.



*The financing terms quoted are based on approved credit for qualified borrowers. Rates and terms may vary due to credit history or debt to income ratio.

**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 as of 9/8/09 and is subject to change. Rate is based on approved credit for qualified borrowers. Rate is fixed for the initial 5 yr. term of the loan.

Example: On a loan amount of \$40,000 @ 6.50% (6.50% APR) with a 15 year amortization, the first 59 payments would be \$348.45 with the 60th and final payment being a balloon payment. There are no prepayment penalties.