

# Special residential lot financing for September Lakes.

## We call this a great opportunity.



**TERM AND REPAYMENT INFORMATION:** 36 and 60-month balloon periods with fixed monthly payments based on a 240-month amortization.

**LOAN TO VALUE GUIDELINES:** Up to 90% financing available for qualified clients.\*

**APPRAISAL:** Not required for loans less than \$250,000.

**TITLE INSURANCE:** Not required.

**SURVEY:** Not required.

**ORIGINATION FEE:** Flexible options available (see rate chart below).

**OTHER CLOSING COSTS:** Loan applicant responsible for all other related closing costs.

ORIGINATION FEE	3-YEAR BALLOON Principal + Interest		5-YEAR BALLOON Principal + Interest	
	RATE	APR	RATE	APR
1% FEE	6.25%	6.63%	6.60%	6.85%
NO ORIGINATION FEE	6.65%	6.65%	7.15%	7.15%

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\* These terms apply to loans to purchase lots for consumer (personal) use, are reserved for individuals with an outstanding credit history, and are subject to credit approval. For comparative purposes, at an APR of 6.63%, a client who finances \$59,999.00 on a 36-month balloon with a 1% origination fee and an amortization of 240 months would remit 35 payments of \$438.55 and a final payment of \$55,460.46. Other rates and terms available. Terms subject to change without notice. No rebates, subordinations, or developer liens on collateral. Equal Housing Lender. Member FDIC.