

Building A New Home

Is As Easy As 1- 2 - 3!

Call (815) 468-BANK (2265) Today!



1% Lot Loan - 1.469% APR*

- 15 month term, monthly interest payments only
- 1st payment is deferred for the first 90 days making the 1st payment larger than the remaining monthly payments: 1st payment of \$175.00, followed by 10 interest only payments ranging from \$56.39 to \$60.28 with 1 final balloon payment of \$70,060.28.
- Payment does not include taxes.
- Based on sales price of \$100,000.00, 30% down payment.



2% Construction Loan - 4.156% APR*

- 12 month non-revolving line of credit with monthly interest payments only. Interest accrues daily based on amount of line advanced.
- 11 interest only payments ranging from \$386.67 to \$413.32 with 1 final balloon payment of \$240,413.32. Payment stream is based on the full line being advanced.
- Payment does not include insurance or taxes.
- Based on sales price of \$300,000.00, 20% down payment.



3% Mortgage - 3.043% APR*

- 3 year balloon / 30 year amortization
- 35 monthly payments \$1,011.85 with 1 final balloon payment of \$225,517.83
- Payment does not include insurance or taxes.
- Based on loan amount of \$240,000.00.

**HomeStar
Has A
Great Rate
For Your Home,
Including
Qualified*
Spec Homes**

**Application
Deadline:
09/30/2011**

**Close By:
12/31/2011**

Promo: 150

* APR (Annual Percentage Rate) is subject to change without notice. Normal closing costs apply. Must present flyer at time of application to receive offer. Offer good on qualified residential properties only. For a current list of qualified properties, contact a HomeStar Loan Officer.

