

LOAN PRODUCTS

Real Estate:

In-house Programs:

Residential 1 to 4 family dwellings:

1. 5/1 Year Adjustable Rate mortgage loans
2. 7 Year Balloon Rate mortgage loans

Investment Properties:

1. 7 Year Balloon Rate mortgage loan

Construction:

1. Draw down line of credit (interest only pmt)

Secondary Market Programs:

Fannie Mae fixed rate loans: 15-20-30-year mortgage loans (sold to FHLB)

1. Residential 1 to 4 family dwellings (95% financing available)
2. Home Ready (97% financing available) income qualifying and lower MI cost
3. Investment Property Loans
4. Secondary / 2nd home

Participation in governmentally insured, guaranteed and subsidized loan programs:

1. Government Loans in Illinois or Iowa (through Windsor Mortgage or IBMC – full service)
 - a. USDA Rural Development
 - b. FHA
 - c. VA

Consumer:

1. Personal loans
2. New or used car and truck loans
3. Home Equity Lines of Credit
4. Recreational item loans
5. MasterCard / Visa credit cards (product only as an agent for TCN Bank)
6. CD Secured loans
7. Overdraft Protection loans
8. Bridge loans
9. Land Purchase loans

LOAN PRODUCTS cont.

Commercial:

1. Equipment and machinery loans
2. Inventory loans
3. Accounts receivable loans
4. Floor plan loans
5. Real estate mortgage loans
6. Business expansion loans
7. Business operating loans
8. Business start-up/acquisition loans
9. Loans to individuals and organizations
10. Participation loans
11. Letters of credit

Agriculture:

1. Livestock purchase loans
2. Feed for livestock loans
3. Input costs crop loans
4. Machinery and equipment purchase loans
5. Farm real estate mortgage loans
6. Rural acreage loans
7. Ag operating loans
8. Ag start-up/acquisition loans