## MORTGAGE LENDING

At American National Bank Fox Cities, we understand that everyone has unique needs. That's why it is our aim to find the right mortgage for you. We make the process simple and straightforward by offering you the latest in financial tools that enable you to make sound financial choices.



With the American National Bank Fox Cities home-buying and refinancing experience, you'll benefit from:

- · Local underwriting & processing
- · Low closing costs
- · Competitive rates

### **FIXED-RATE MORTGAGES**

Feel secure knowing your interest rate and payment will not change over the life of your loan with a Fixed-Rate Mortgage.

#### HOME CONSTRUCTION LOANS

Build your dream home. These short-term loans allow interestonly payments during construction. Make draws as expenses are incurred, with lower payments during the loan period. When construction is completed, we can convert to a fixed-rate loan.

#### **LOT LOANS**

Do you have the perfect spot in mind for your new home, but you're not quite ready to build? Plan for the future with a lot loan. Purchase your lot now and build when the timing is right.

- · Easily scheduled closings
- · Local servicing
- · Personal service

#### **HOME EQUITY LOANS & LINES OF CREDIT**

The equity in your home could be cash in hand for remodeling, repair, or other improvements to your home, purchasing a new car, tuition bills, debt consolidation or a multitude of other reasons. Each program is structured around the equity in your home to borrow a fixed amount or establish a line of credit. Rates are reasonable, and we can tailor the payments to suit your convenience. These flexible tools also allow you to obtain cash up front or draw funds on an as-needed basis.

#### **NON-CONVENTIONAL FINANCING**

Sometimes more flexibility is needed in unique situations. In the event that your need does not fit into a conventional type of loan, a non-conventional loan from American National Bank Fox Cities may provide the necessary financing to accomplish your goals.

### **CONSUMER LOANS**

American National Bank Fox Cities has a variety of loan programs available to meet your precise borrowing needs. In addition to mortgage loans, we can assist with signature loans for a number of purposes with flexible terms to fuel your opportunity.

#### **SIGNATURE LOANS**

- · Automobile loans new or used
- Recreational loans boat, RV, motorcycle, snowmobile, ATV, etc.
- Personal loans vacations, special events, etc.
- Credit Cards

#### **AUTOMATIC LOAN PAYMENT**

You will never forget a payment again with this service. Simply set up monthly loan payments for automatic deduction from your checking or savings account—the ultimate in convenience.

# **CONTACT US**

LOBBY HOURS | Monday - Friday 9:00 AM - 4:00 PM • DRIVE-UP BANKING HOURS | Monday - Friday 8:00 AM - 5:00 PM

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