

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
- Easily scheduled closings
- Local servicing
- Personal service

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 interest- only 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.

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.

ADJUSTABLE-RATE MORTGAGES

Enjoy the flexibility of lower initial interest rates and payments with an Adjustable-Rate Mortgage, knowing your rate and payment may adjust periodically based on market conditions

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.

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