

Vista Lot loans Macon Bank

<u>LTV</u>	<u>3/1 ARM 15-20Year Term</u>	<u>5/1 ARM 15-20 Year Term</u>	<u>Fixed Rate Max 20 yr. Term</u>
< or = 75%	5.99%	6.49%	7.99%
< or = 90%	6.49%	6.99%	8.50%
< or = 95%	7.49%	7.99%	8.99%
< or = 100%	7.99%	8.29%	9.50%

1% Origination fee

For use as a future location for a primary or secondary home only

Special rate reduction of .125% for all borrower who choose establish an autodraft payment from their Macon Bank checking account.

We also offer construction to permanent loans in which you can include the purchase of a lot with your construction costs.

Please Contact:

Ethan Waldman
Loan Officer
828-894-2550
800-438-2265 x4105
Fax: 828-894-2770
ewaldman@maconbank.com

Rates and terms subject to change without notice
For private use only