

Special Building Lot Loan Program

No appraisal fee • Reduced closing cost • Only \$100 Loan processing fee.

— *fixed as low as* —

4.50% Rate

5.094% APR*

Program Features:

- 12 month interest only term
- 85% LTV

— *fixed as low as* —

5.50% Rate

5.858% APR**

Program Features:

- 24 month interest only term
- 85% LTV Max.

*Annual Percentage Rate (APR) is effective January 23, 2019 and subject to change without notice. Financial example: \$70,000.00 loan; 12 month term; 11 monthly interest payments ranging from \$245.00 to \$271.25 with principal and interest of \$70,271.25 due at maturity. Loan offer subject to normal credit criteria. Certain restrictions may apply. Offer subject to change without notice. Borrower must open a FNB checking account. All other FNB underwriting guidelines for owner occupied construction loans apply.

**Annual Percentage Rate (APR) is effective January 23, 2019 and subject to change without notice. Financial example: \$70,000.00 loan; 24 month term; 23 monthly interest payments ranging from \$299.44 to \$331.53 with principal and interest of \$70,331.53 due at maturity. Loan offer subject to normal credit criteria. Certain restrictions may apply. Offer subject to change without notice. Borrower must open a FNB checking account. All other FNB underwriting guidelines for owner occupied construction loans apply.

Special Construction Loan Program

(Owner Occupied)

— *fixed as low as* —

3.99% Rate

5.107% APR*

Program Features:

- 12 month interest only term
- Lender credit of \$1,000 for secondary market loans available for some loans
- Complimentary safe deposit box for one year

*Annual Percentage Rate (APR) is effective January 23, 2019 and subject to change without notice. Financial example: \$250,000.00 loan; 12 month term; 11 monthly interest payments ranging from \$387.92 to \$429.48 with principal and interest of \$250,429.48 due at maturity. Payments do not include amounts for taxes and insurance premiums, if applicable, and the actual payment obligation will be greater. Loan offer subject to normal credit criteria. Certain restrictions may apply. Offer subject to change without notice. Borrower must open a FNB checking account. All other FNB underwriting guidelines for owner occupied construction loans apply.



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