



**Farmers & Merchants Bank & Trust** offers a variety of loan options to choose from.  
Contact your Loan Officer to review which product best suits your financial situation.

<b>Fixed Rate Loan</b>	<b>Key Benefits:</b>	<b>Recommended for:</b>
<b>Adjustable Rate Loan</b>	Predictable fixed payments Protection against rising interest rates Competitive interest rates	Homebuyers who prefer regular, fixed payments Homebuyers with established credit history Homebuyers who plan to stay in their home for years
<b>FHA Loan</b>	Initial 3-year fixed rate with flexible term options Multiple payment options A variety of property types	Homebuyers who anticipate an increase in income Homebuyers who want to move in a few years Serviced by a community bank
<b>USDA Loan</b>	Low down payment Rate security Flexible income, debt & credit requirements Use gifts money to help with your down payment	Designed to help first-time & seasoned homeowners Homebuyers with limited savings Low to moderate income homebuyers Don't have an established credit history
<b>WHEDA Loan</b>	100% financing available No down payment required Flexible income, debt and credit requirements	Homebuyers purchasing a home located in a designated USDA rural area Low to moderate income homebuyers
<b>Second Mortgage Loan</b>	Low cost, 30-year fixed interest rate Higher income and loan limits Lowest monthly payments, down payment and closing cost assistance	Best rates for first time home buyers Buyers that haven't owned a home in the past 3 years Ideal for a buyer with limited down payment or set monthly income
<b>Vacant Land Loan</b>	Let's you borrow against the equity in your home Assets in the form of a lump sum or line of credit Interest can be tax deductible, check with your tax advisor	Use your assets towards other projects & goals Homeowners looking to consolidate debt Better rate than a credit card
<b>Construction Loan</b>	Lending available for a variety of property types Interest rate & down payment depend on the property type	Consider a lender that is familiar with the area Looking to build a home Buyer's looking for a recreational property
<b>Federal VA Loan</b>	Maximum 80% loan to value Interest only payments during construction Permanent financing options available	Building a new home to your specifications Focus on creating the home of your dreams Hassle-free draw process
<b>Federal VA Loan</b>	100% financing available No down payment required Flexible income, debt and credit requirements	Housing assistance for veterans & their families Almost all active duty and honorably discharged service members are eligible

Please stop in or call 1-715-735-6617. Also, get rate information or apply at [www.fmmarinette.com](http://www.fmmarinette.com)

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