

Mortgage Lending



**Looking to Purchase or Refinance?
Come see us for:**

- **Competitive mortgage rates**
- **Local underwriting & servicing**
- **Free prequalifications**



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MEMBER FDIC

Mortgage Programs Offered:

Conventional Fixed Rate

**Any term up to 30 years; Up to 95% LTV*

Adjustable Rate

Rural Development

**Up to 100% Financing available*

Investment Property

Jumbo Rate

Construction Financing

**** Must meet minimum credit guidelines.**

Documentation to provide your lender:

- 2 recent year W-2s
- 2 recent year tax returns
- 1 month recent paystubs (if applicable)
- 2 month recent bank statements
- Signed Purchase Contract (if applicable)

***Additional documentation may be required.*



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Contact your local Mortgage Loan Officer:

Ashmore ~ M. Elise Hood..... 217-349-8939
Champaign ~ Ellen Reinhart..... 217-352-0077
Paris ~ Carol Willett..... 217-465-4154
George Griffin 217-465-4154
Watseska & Gilman ~ Brittany Cluver .. 815-432-6445



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*SUBJECT TO CREDIT APPROVAL