

LOT LOAN PROGRAM



First Federal Savings Bank offers a competitive Lot Loan Program to allow you to secure your dream homesite now for a build in the future!

This program allows borrowers up to 5 years to build before the first rate adjustment, with no pre payment penalty. For rates and additional information, contact me today!

BASIC BORROWER QUALIFIERS:

- 20% minimum down payment
- 680 Credit Score
- 43% maximum debt-to-income ratio



**APPLY ONLINE NOW AT
WENDYMCCLELLAN.COM**

Borrowers must meet underwriting guidelines.NMLS#399927 Equal Housing Lender, Member FDIC.



WENDY MCCLELLAN

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