



Rapid City

Let us help you build your dream home!



Spearfish



LOANS



3-2-1 BUYDOWN PROGRAM

- ▶ A 3-2-1 Buydown allows the seller to contribute funds to lower the buyers monthly payments in the first three years of a loan.
- ▶ The buyers monthly payments are based on an interest rate 3% lower than the note rate in the first year; 2% lower than the note rate in the second year; and 1% lower than the note rate in the third year.
- ▶ Like other concession this is something that must be negotiated between the buyer and seller.

JUMBO LOANS

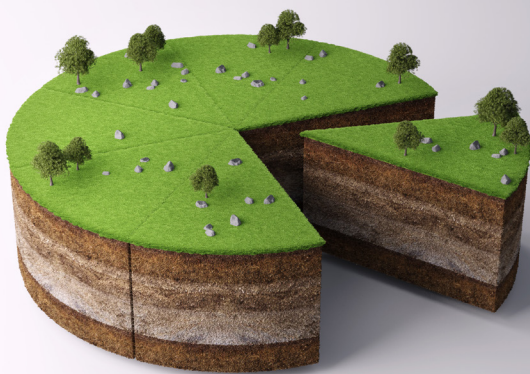
Jumbo loans offer finance options for loan amounts greater than the conforming loan amount currently at \$726,200.

- ▶ Loan up to \$3,500,000 – Primary
- ▶ Loan up to \$2,000,000 – Second



OTHER LOAN OPTIONS

- ▶ Land Loans
- ▶ Construction Loans



CONVENTIONAL LOANS

- ▶ Conforming loan up to \$726,200
- ▶ Up to 40 acres



10 REASONS WHY

YOU SHOULD LET US HELP YOU REACH YOUR HOME GOALS:

01

We want to earn your business

02

Competitive rates, with flexible rate quote options

03

Local community lenders, processing, underwriting and closing

04

Communication and “LOAN PROGRESS REPORTS” to listing and selling realtors

05

Investing In What Counts with \$189,412 given to 197 non-profits in 2022

06

We look for ways to say “yes” with CAN DO attitudes

07

Variety of Loan Types (Conventional, FHA, VA, RD, SDHDA, New Construction)

08

Experienced professionals with over 181+ combined years

09

Team oriented approach - from purchasing a lot to building your dream home

10

Full service bank – creating relationship banking



Your Home Loan Experts!



APPLY FOR LOAN HERE!



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