



LAND FINANCING PROGRAM

Sunflower Bank is offering financing for residential property including mountain subdivision tracts. Highlights of the program are as follows:

5.00% initial interest rate fixed for 5 years 5.225% APR*.

The interest rate will then fluctuate annually at National Prime plus 2.00%.

Interest Rate cannot increase or decrease more than 2.00% in any one-year period. Your interest rate will never be less than the initial rate.

Interest rate cannot increase more than 6.00% above the initial interest rate over the term of the loan.

Amortization terms up to fifteen years. Financing provided up to the lesser of 75% of the purchase price or appraised value.

Associated loan costs include a 1% loan origination fee, appraisal fee (\$250e), mortgage title insurance (\$90e) and filing and other related costs (\$100e).

All loans are subject to underwriting and credit approval.

Please submit the following to begin the loan approval process:

Sunflower Bank Consumer Credit Application.

Income verification (pay stubs, W2's, 2 yrs. tax returns for self employed borrowers, etc.).

Asset verification (bank/investment statements, etc.).

Land purchase contract.

Other information that may be beneficial in support of the loan application.

For loan amounts over \$50,000, please also include a detailed, signed and dated personal financial statement.

In Pueblo, please contact Elizabeth Rogge 565-4279, Shawn Sutton 565-4278, or TJ Wright 565-4205

***Annual Percentage Rate (APR) is based on a \$71,140 loan amount (\$70,000 proceeds plus loan costs of \$1,140e). 5.00% interest rate, 15-year amortization.**

Monthly payments of \$562.57e