

# Which Loan is Right for You?

	DOWNPAYMENT	TERMS	INSURANCE	FIXED OR ADJUSTABLE?	FUNDING FEES
CONVENTIONAL	3-20%	15-30 years	On downpayments under 20%	either	none
VA	0	15-30 years	none	either	2.3-3.6%, waived for disabled veterans
FHA	3.5-20%	15-30 years	always, for 11 years or life of loan	either	none
USDA	0	15-30 years	none	Only fixed	1% fee upfront, annual fee of 0.35%

First National Bank & Trust Co. offers a home loan experience that will make buying your home easy, transparent, and seamless! Our experienced staff manages your loan process from the beginning to closing. When you choose First National Bank & Trust Co. you can expect:

- Experienced lenders and personnel working on your loan
- Open and clear communication
- Competitive loan rates
- Local underwriting
- Streamlined, on-time closings

Our competitive mortgage loans are easy to apply for and we offer a variety of loan types and terms to fit your needs. We proudly offer the following loan products:

- Conventional
- FHA
- VA
- Jumbo
- Construction Loans
- Rural Development
- 1st and 2nd Mortgage Combo
- Bridge Loans
- HUD-184



**KELBY LONG**

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APPLY AT: [WWW.LOANSBYKELBY.COM](http://WWW.LOANSBYKELBY.COM)



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