

When You Decide To Build Your New Home You Need a Place To Put It. So Stop By Our Home First

Why not consider purchasing your land now
and build your new home a little later?

NOW INTRODUCING FIRST SECURITY BANK'S LAND PURCHASE PROGRAM

This program is offered for purchase of lots or land in
First Security Bank's Development Customers' Projects

- Fixed Rate is 5.25%. Your Annual Percentage Rate** is 5.755%
- Monthly Interest Only Payments Based on the Unpaid Principal Balance for 3 years. There will be a balloon payment of the outstanding principal balance plus accrued interest at maturity.
- .75% Origination Fee with Deposit Relationship – 1% without
- Minimum 20% Cash Down Payment
- Other Borrower Qualifications Apply
- Renewal Option—If construction of your new home doesn't begin within 3 years of your land purchase, a renewal of your land loan will require principal and interest payments at current market rates for three years with payment amortized over 15 years.
- Program is offered until September 30, 2011. Program terms and availability are subject to change without notice

This program is intended for consumer borrowers only who plan to build their new home. It is not intended for consumers, builders or developers who wish to purchase land for investment, resale or speculative building.

Please contact one of our professional lenders at
First Security Bank
107 S Fulton
Thompson Falls
www.fsbmsla.com
406-827-7000

Barb Damaskos
Debby Franck

406-827-6257
406-827-6232

**Annual Percentage Rate estimate assumes a loan amount of \$80,000



EQUAL HOUSING
OPPORTUNITY

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