



*Financing available through*



545 10<sup>th</sup> Street Floresville, TX 78114  
830-216-2216 Phone 830-393-7856 Fax 210-248-8156 Cell  
Email: [jwalpole@fnbgw.com](mailto:jwalpole@fnbgw.com)  
or visit our website at [www.fnbgw.com](http://www.fnbgw.com)

*\*Terms for lot loans:*

- **10% down payment**
- **5 yr. balloon, 15 yr. amortization\*\***
- **6.50% for 5 yr. balloon (6.50% Annual Percentage Rate- APR)\*\*\***
- **No origination fee**
- **No document preparation fee**
- **No survey required**
- **No appraisal required if comparable sales are available.**
- **Application attached or give us a call and we'll take your application over the phone.**

*Also Available: Mortgage Loans*

- **Financing available on the purchase of an existing home\***
- **Financing for construction and permanent loans**
- **"One-Time" with modification on interim to permanent loans**
- **Long term, fixed rate loans**
- **Competitive rates and fees**
- **Local and personal service**
- **Pre-qualification form attached**

Contact *Jacque Walpole, Andy Eubanks, Liz Urbanczyk or Renee Lyssy* for a quick and easy prequalification. We will personally assist you through the process.



\*The financing terms quoted are based on approved credit for qualified borrowers. Rates and terms may vary due to borrower's credit history, debt to income ratio or other financial considerations.

\*\*Payments are based on a 15-year amortization. After the initial 5-year term, First National Bank has the option of renewing the balance subject to rates and terms specified at time of renewal.

\*\*\*Rate is as of November 26, 2008 and subject to change. Rate is fixed for the initial 5-yr. term of the loan.

Example: On a loan amount of \$40,000 @ 6.50% (6.50% APR) with a 15-year amortization, the first 59 payments would be \$348.45 with the 60<sup>th</sup> and final payment being a balloon payment. There are no prepayment penalties.