

MARQUETTE BANK



Last
Chance!

2012 Spring Home Buyer Incentive Program

We are offering \$10 million in subsidized funding to buyers of homes, condos or lots currently financed for a builder or developer customer of Marquette Bank.

Must be a residential property currently financed (by Marquette Bank) for a builder or developer customer of Marquette Bank.

Bank-subsidized mortgage loans with flexible terms and special low rates on qualified properties. Don't miss out on your chance to save!

Special Limited Time Program

Projects funded to date: \$11.3 million
Available funds remaining: \$10 million

Act quickly before deadline or funds run out:

Applications accepted until: **05/31/12**
Loans must be funded before: **11/30/12**
Rates shown only available until: **05/31/12**

Home Buyer Incentive Program - Special financing buyers of single family homes, condos & lots.

Single Family Housing Package 30-Year Fixed

- 1.90% APR* for first 2 years
- Remaining 28 years:
 - 3.99% APR* at 80% (or less) loan-to-value or
 - 4.25% APR* at 80.01% to 90% loan-to-value
- No points & low closing costs
- Only 10% down payment required
- Maximum loan-to-value 90%
- No private mortgage insurance required
- Tax and insurance escrow required
- Home owners insurance required
- Must be owner-occupied single-family home, townhouse or condo
- Loan amounts up to \$417,000

Borrower Qualifications:

- Up to 55% debt-to-income ratio
- 620 credit score (minimum)

Payment Information (example):

- \$729/month for first 2 years
- Remaining 28 years:
 - \$989/month at 3.99% APR or
 - \$1,018/month at 4.25% APR

Based on a loan amount of \$200,000.

Vacant Lot Package 5-Year Interest-Only

- 3.90% APR*
- Interest-only for 5 years
- Balloon payment after 5 years
- No points & low closing costs
- Only 10% down payment required
- Maximum loan-to-value 90%

Borrower Qualifications:

- Up to 45% debt-to-income ratio
- 660 credit score (minimum)

Payment Information (example):

- \$325 per month for 5 years
- Balloon payment for full amount after 5 years

Based on a loan amount of \$100,000.



Big
Savings

Condo Package 30-Year Fixed

- 1.90% APR* for first 2 years
- Remaining 28 years:
 - 3.99% APR* at 80% (or less) loan-to-value or
 - 4.25% APR* at 80.01% to 90% loan-to-value or
 - 4.50% APR* at 90.01% to 95% loan-to-value
- No points & low closing costs
- 5% down payment required
- Maximum loan-to-value 95%
- Tax and insurance escrow required
- HO-6 Condo insurance required
- Open to owner occupied and non-owner occupied
- Loan amounts up to \$417,000

Borrower Qualifications:

- Up to 55% debt-to-income ratio
- 620 credit score (minimum)

Payment Information (example):

- \$729/month for first 2 years
- Remaining 28 years:
 - \$989/month at 3.99% APR or
 - \$1,018/month at 4.25% APR or
 - \$1,048/month at 4.50% APR

Based on a loan amount of \$200,000.

Low
Rates



Single Family Jumbo Package 30-Year Fixed

- 2.90% APR* for first 2 years
- 4.75% APR* for remaining 28 years
- No points & low closing costs
- Only 15% down payment required
- Maximum loan-to-value 85%
- No private mortgage insurance required
- Tax and insurance escrow required
- Home owners insurance required
- Must be owner-occupied single-family home, townhouse or condo
- Loan amounts up to \$1,000,000

Borrower Qualifications:

- Up to 45% debt-to-income ratio
- 660 credit score (minimum)

Payment Information (example):

- \$2,081/month for first 2 years
- \$2,693/month for remaining 28 years

Based on a loan amount of \$500,000.

For more information, contact
property owner or call 1-708-364-2525.

Act now! Program ends May 31, 2012 or when \$10 million is depleted.

MARQUETTE BANK

Love where you bank

*Certain restrictions apply. APR (Annual Percentage Rate) is subject to change based on loan amount and fees. Special financing packages available only on qualified properties currently financed for builder or developer customers of Marquette Bank. Payment information does not include tax & insurance. Borrowers are subject to additional underwriting standards. Program is only available until \$10 million is depleted or until application deadline. Financing applications must be submitted before 05/31/12. Loans must be funded within 6 month of application or by 11/30/12 (whichever comes first). Rates shown are available until 5/31/12 and are locked in for 6 months based on signed and dated application date. After 6 months, rate lock can be extended for a maximum of 30 days for a fee of 1.00% based on the total loan amount.

