



# WOLVERINE BANK

*Your Local Independent Community Bank*

## Customer Sales & Service

989-631-4280

800-968-4280

## Telephone Banking

989-839-8715

800-839-8715

## Locations:

### Midland

5710 Eastman Ave.

118 Ashman St.

1015 S. Saginaw Rd.

989-631-4280

### Frankenmuth

464 N. Main St.

989-652-2615

### Saginaw Loan Center

3200 Tittabawassee Rd.

989-797-4499

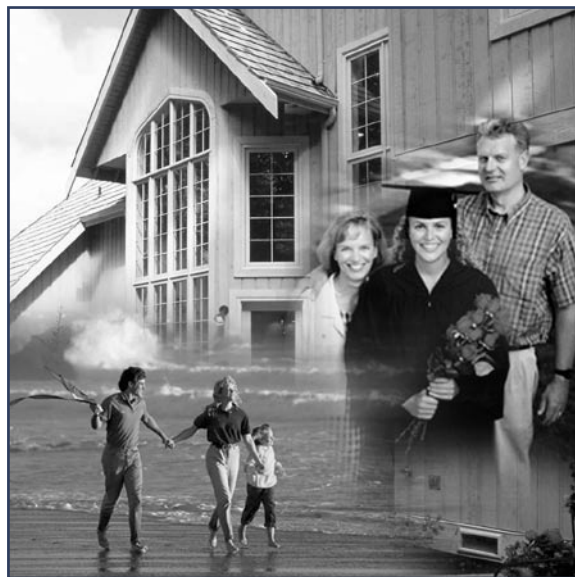
[www.wolverinebank.com](http://www.wolverinebank.com)



B#267 09/04

# Lending Products

*Residential, Construction  
& Consumer Loans*



*Low Fees • Exceptional Rates  
Flexible Programs • Outstanding Service*



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## Residential & Construction Loans

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### Residential

- Single family
- Multi-family
- Double-wide
- Modular

### *Fixed Rate*

With a fixed rate mortgage, your interest rate remains the same during the entire term of the loan. Fixed rate mortgages are available in 10, 15 and 30-year terms.

### *Investment*

This fixed rate loan is amortized over 15, 20 or 30 years with a maximum LTV at 75-80%. The borrower(s) must meet special requirements. Includes non-owner occupied property.

### *Adjustable Rate*

The interest rate adjusts yearly during the term of the loan, up to 30 years with a lifetime interest cap. The borrower has the option to convert to a fixed rate mortgage at any time.

### *5 and 7 year Balloons*

Amortized over 15 and 30 years and carry a fixed rate for the first five or seven years.

### *Low Down Payment*

With extended income-to-debt ratios and median income requirements.

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### Construction

- Contractor Built (LTV: Up to 90%)
- Owner Built (LTV: Up to 60%)

Interest only payments during construction. There is a simple and quick draw process. Low cost and easy to modify to a conventional loan.

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## Consumer Loans

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### Consumer

Home equity loans and home equity lines of credit are available for home improvements, purchasing automobiles, boats, recreational vehicles and financing a child's education. Check with your tax consultant about the possibility of loan interest deduction.

### *Vacant Lot*

1, 3 or 5-year balloon with long term amortization.

### *Home Equity*

1, 3 or 5-year balloon with long term amortization and fixed monthly payments.

### *Home Equity Line of Credit*

A loan with a revolving line of credit with cash withdrawal and check writing privileges. Interest rate is tied to the national prime-lending rate. Flexible terms and conditions.

### *Bridge Loan*

A short term loan to cover a home-buyer's financing costs when selling one house and purchasing another.

### Many other types of loans available

A wide range of deposit services are also available. Rates, terms, and loan conditions are flexible and competitive. Some restrictions and normal credit standards apply. Wolverine Bank is a statewide lender.