

5/40 Lot Loans

Macatawa Legends

5/1 ARM (Adjustable Rate Mortgage)
with an initial rate of 5.40% * (5.5205%_{APR})

40 year amortization

\$ 0 down available**

Interest rate fixed for up to 5 years

Offer good through March 31, 2008

Whether you are waiting for your home to sell or found a lot for a good price but don't want to build right away, Macatawa Bank can help.

Char Amante	Jean Hirdes	Mark Reifsnnyder	Wendy Timmer
Retail Lender	Retail Lender	Retail Lender	Retail Lender
616.820.1331	616.393.6291	616.847.3754	616.994.7161
Holland	Holland	Grand Haven	Holland

*Example Loan \$50,000 with a 5.5205% Annual Percentage Rate (APR) and initial monthly payment of \$254.49. APR is subject to increase. Loan has a variable rate feature and the interest rate may be increased according to the interest rate change dates and loan caps. Loan includes 2/2/6 life of loan caps and a 1.250% margin. Initial interest rate subject to change, please contact a Mortgage Lender for current rates. Rates current as of October 23, 2007. Loan subject to credit approval.

**Certain Underwriting restrictions apply.



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