

# 5/40 Lot Loans

5/1 ARM (Adjustable Rate Mortgage)

with an initial rate of  $\% * ( \quad \% \text{APR})$

40 year amortization

\$ 0 down available\*\*

Interest rate fixed for up to 5 years

Offer good through

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.

\*Example Loan \$50,000 with a  $\% \text{ Annual Percentage Rate (APR)}$  and initial monthly payment of \$  $\quad$ . 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  $\% \text{ margin}$ . Initial interest rate subject to change, please contact a Mortgage Lender for current rates. Rates current as of  $\quad$ . Loan subject to credit approval.

\*\*Certain Underwriting restrictions apply.



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**MACATAWA  
BANK**

*The Way Banking Should Be.®*

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