

# LAKE COMMUNITY BANK



For more information call (952) 475-5841

Program	Use of Proceeds	Credit Amount	Maturity	Interest Rates	Who Qualifies	Benefits to Borrowers
<b>Amortizing Loan</b>	Purchase, Refinance, Renovate or Expand	Up to 75% of the property value	Up to 10 years; amortization based on 20 - 25 years.	Competitive fixed or variable rates	Business owners or real estate investors who want to use their commercial property to secure a loan for a variety of opportunities.	Long-term financing
<b>Line of Credit</b>	A real estate secured line of credit to use for business needs	Up to 75% of the property value	Up to 5 years; flexible payment options including interest only.	Competitive fixed or variable rates	Business owners or real estate investors who want to leverage their equity in commercial property to secure a loan for a variety of business opportunities.	Always available;
<b>Construction</b>	Fund building materials and labor as you complete the construction process	Up to 75% of the property value	Flexible maturity dates dependent on the size and complexity of your project.	Competitive fixed or variable rates	Business owners or real estate investors who want to build, renovate or expand their real estate holdings	Flexible payment terms during construction; No initial payments; access to funds
<b>Land Development</b>	Purchase of land and lot development in anticipation of further construction	Up to 75% of improved property value	dates dependent on the size and complexity of your project.	Competitive fixed or variable rates	Real estate investors who want to convert raw land to buildable lots	Flexible payment terms during construction; No initial payments; access to funds