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## **LOT LOANS WINTER 2010**

Lender: US Bank  
Fees: 1%  
LTV: Up to 70%  
FICO: 700 +  
Term: 30 yr due in 3 yrs  
Rate: 4.125% to 5.750%  
Loan Amt: \$500,000 max\*  
Notes: No Spec/Investment/Rental Use; Lot use must be for Primary Residence or Vacation Home

\* Loan Amounts up to \$1 Million on an Exception Basis

## **CONSTRUCTION LOANS WINTER 2010**

Lender: US Bank  
Fees: 1%; one-time close (construction to permanent)  
LTV: Up to 85%  
FICO: 680 LTV  $\leq$  70%; 700 LTV  $\geq$  70.01%; 720 Loan greater than \$1 million  
Term: Amortized over 30 years; Fixed up to 7 yrs (1, 2, 3, 5, or 7-year ARMs)  
Rate: 3.500% to 6.500% - dependent on loan term, points, etc.  
Loan Amt: Up to \$3 Million  
Notes: No Spec/Investment/Rental

