

LENDING

A **LOAN** is never just a **LOAN**. Find financing that's **TAILORED** to your specific **NEEDS** with the **HELP** of locally-based **EXPERTS** who understand **YOU**.

PERSONAL LOANS

HOME PURCHASE OR REFINANCE

- Competitively low rates for purchase or refinance
- Loan secured by real estate property
- Specialized lending programs to meet your needs:
 - Fixed Rate Mortgages
 - Construction Loans
- Get pre-approved for greater bargaining power
- Locally-based professionals with experience in the local real estate market
- Local decision-making and processing
- Locally-based lenders with experience

AUTO & RECREATIONAL VEHICLES

- Competitive rates for new or used vehicles including ATVs, boats and motorcycles
- Convenient payment options
- Free pre-approval

PERSONAL LOANS - SECURED & UNSECURED

Secured

- Wide range of personal needs, including new vehicle and home improvements
- Competitive rates with collateral backing
- Borrowing up to 100% of personal account balance
- 1-5 year terms available

Unsecured

- Competitive rates for consumer loans
- No collateral backing necessary
- 1-3 year terms available

SMALL BUSINESS LOANS

BUSINESS LINE OF CREDIT & TERM LOANS

- Competitive rates
- Multiple payment options
- Flexible payment terms
- Loan advances deposited directly into your Legence Bank checking account
- Flexible collateral requirements
- Timely approval process

SBA 7(a) LOAN PROGRAM

- Preferred lender
- Ideal for businesses needing funds to improve cash flow, looking to expand, acquire equipment or purchase commercial real estate
- Loan amounts up to \$5 million
- Flexible down payments and extended terms

USDA GUARANTEED LOANS

- Expansion, development and refinancing options
- Purchasing of businesses, land, equipment and machinery
- Flexible down payments

TURN OVER FOR ADDITIONAL
LOAN PRODUCTS



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AGRICULTURAL LOANS

AGRICULTURAL REAL ESTATE LOANS

- Purchase Ag real estate
- Restructure or refinance existing debt
- Flexible repayment and collateral terms
- Debt restructuring available
- Local expertise – trusted financial advisors with farming experience

SECONDARY MARKET REAL ESTATE

- Competitive rates with over 25 variable and fixed rate product options
- Up to 30-year amortization
- Farmer Mac approved lender

BEGINNING FARMER LOANS (FSA)

- Up to 100% financing
- Purchase Ag real estate

EQUIPMENT & LIVESTOCK LOANS / LEASES

- Competitive rates to purchase or refinance
- Convenient payment options

OPERATING LINE OF CREDIT

- Competitive rates for ongoing or seasonal needs, ranging from crop input expenses to working capital
- Revolving and non-revolving terms available
- Flexible collateral requirements

FSA GUARANTEED LOANS

- Lower down payments, along with variable and fixed rate options
- 5-year term revolving lines of credit
- 7-year amortization period for equipment and livestock
- Farm real estate loans with up to 30-year amortization period

ITEMS NEEDED TO PROCESS A LOAN APPLICATION



PERSONAL LOANS

- Valid Driver's License
- Pay Stubs - Most recent month



HOME LOANS

- Pay Stubs - Most recent month
- W2s - Most recent two years
- Tax Returns - Most recent two years
- Bank Statements - Most recent two
- Homeowners Insurance - Provide copies



COMMERCIAL & AGRICULTURAL LOANS

- Current Financial Statement (SIGNED and DATED within 60 days of application submission) and two most recent annual financial statements
- All comparable schedules must be completed
- Complete Federal Income Tax Returns for the last three years (if most recent tax returns are not yet filed, provide income and expenses to be filed)
- Income and expense projections for the upcoming year
- Machinery and equipment list (Agricultural Loans only)

