

Acceptable Loans

The Association shall solicit the following general loan types as desirable loans when the borrower complies with the requirements of the Association's loan policy, credit administration procedures and underwriting guidelines:

- Residential Owner Occupied Mortgage Loans (1 4 Family).
- Residential Non-Owner Occupied Mortgage Loans (1 4 Family).
- Non-Residential.
- Home Equity Line of Credit.
- Other Consumer Loans.
- Commercial Loans (multi-family 5 or more residential units, real estate development loans, office buildings, retail buildings, hotel, motel, etc.).
- Construction Loans.
 - o Residential Owner Occupied (1-4 Family).
 - o Residential Non-owner Occupied (1-4 Family).
 - o Non-Residential.
 - o Commercial Loans.
- Participation Loans

Farmington * Festus * Potosi * Ironton * Fredericktown

1-866-546-7408 THE HOMEOWNERS BANK



MEMBER FDIC