

Baird Creek Point

Lot Financing Program

- No Appraisal*
- No Application Fee
- 24-Hour Loan Approval
- No Credit Bureau Fee
- No Survey
- Credit Decisions Made Locally

* Subject to Available Information and Market Conditions

Rates Are Based On 90% Of Cost

Loan Amount	(Floor 5.5%, Cap 7.75%) 1 to 3 Years Interest Only Variable Rate Prime plus .35% .50% Fee	1 to 3 Years Interest Only 6.40% .75% Origination Fee	1 to 3 Yr. Balloon 20 Yr. Amortization 6.40% .75% Origination Fee	(Floor 5.5%, Cap 7.75%) 1 to 3 Yr. Balloon 20 Yr. Amortization Variable Rate Prime plus .35% .50% Fee
\$75,000	\$485	\$400	\$555	\$616
\$110,000	\$711	\$587	\$814	\$904
\$130,000	\$840	\$694	\$962	\$1,068
\$150,000	\$969	\$800	\$1,110	\$1,232

Effective February 22, 2008

For Informational Purposes Only

- Payment amounts are approximate
- Rates and Terms are subject to change

First South Bank

All The Bank You'll Ever Need

Call:

Al Nichols: (252) 636-2127 • 202 Craven Street

Stephanie Watters: (252) 636-3569 • 1725 S. Glenburnie Road



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