

Mortgage PRODUCT MENU



- ▶ **30, 20, 15-year Conventional Fixed Rates**
 - ▶ **Adjustable-Rate Mortgages -**
3-, 5-, 7-, or 10-year options, adjusted annually
 - ▶ **Portfolio Lending -**
For unique properties and situations outside of secondary market
 - ▶ **Jumbo - Loan amounts over \$806,500**
 - ▶ **Physician Financing**
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- ▶ **Bridge or Home Equity Loans -**
To avoid home sale contingencies
 - ▶ **Construction to Perm -**
Fixed or adjustable rates locked in at the beginning of construction
 - ▶ **Construction -**
12 interest only payments
 - ▶ **Condominium and Manufactured Homes -**
Conforming and non-conforming properties
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- ▶ **Down Payment Assistance-**
Must meet county/family income limits
 - ▶ **Mortgage Credit Certificate for Income Tax Deduction -**
 - Must meet county/family income limits
 - Only available in Michigan and Wisconsin
- ▶ **Owner Occupied Conventional Duplex financing for any income level**
 - ▶ **Investment Property financing up to 4 units**
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- ▶ **Michigan State Housing Development Authority (MSHDA)**
 - ▶ **Wisconsin Housing Economic Development Authority (WHEDA)**
 - ▶ **Veterans Administration Financing (VA)**
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- ▶ **Lot Financing -**
With as little as 15% down
 - ▶ **Recreational/Hunting Land Financing**
 - ▶ **Second Home Financing -**
Cabins and Cottages



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THIS INFORMATION IS INTENDED FOR REALTY PROFESSIONALS AND NOT FOR GENERAL CONSUMER USE. Program restrictions apply. Loan programs can change at any time. Borrowers must credit qualify for all programs. See your local Nicolet National Bank Lender for full details.