



# Bank of Whitman is proud to present Residential Lot Financing for the lots at SALISHAN POINT

The following are "Interest Only" options:

- 1) Variable interest rate of National Prime +1% (4.866% APR), 2 year term\*
- 2) Fixed interest rate of 5% (5.694% APR) for 1 year term
- 3) Fixed interest rate of 5.7% (6.325% APR) for 2 year term

Contact Jeff and ask about our Construction Financing Product Line



**Jeff McKee**  
(509) 464-3023



**Bank of Whitman**  
Good Bankers. Good Friends.  
[www.bankofwhitman.com](http://www.bankofwhitman.com)

[jeff.mckee@bankofwhitman.com](mailto:jeff.mckee@bankofwhitman.com)

Member FDIC  
Equal Housing Lender 

Rate and term based on approved credit. Bank of Whitman residential lot loan financing requires 25% cash down not including 1.00% loan origination fee(.5% loan fee for 1 year product), title insurance, recording fees, EDR report, reconveyance and other 3rd party costs that may be associated with the nature of the loan request. APR= Annual Percentage Rate. \*National Prime rate indexed to the prime rate published in the Wall Street Journal and rate may increase. Current Prime Rate is 3.25% as of 10-05-09. Rates effective as of 10-05-09. APR Example: Based on a \$250,000 loan amount with the following estimated charge fees: 1% loan fee (.5% loan fee for 1 year product), \$395 Closing Agent Fee, \$25 Closer's E-Doc Fee, and \$15 Closer's Courier fee. Option 1) NP +1%, 2 year term, estimated monthly payments = \$902.40 Option 2) 5% Rate, 1 year term, estimated monthly payments = \$1,061.64 Option 3) 5.7% Rate, 2 year term, estimated monthly payments = \$1,210.27