



VISIONBANK®

Village of Ponderosa Home Loan Program

If you are interested in buying a home at Village of Ponderosa, and would like to evaluate your options to ensure you get the best mortgage terms available, contact VisionBank today. Our Village of Ponderosa Home Loan Program provides over \$1,500 of savings in closing costs and other financial incentives. VisionBank can make it easier to sell your existing home as well; buyers of your existing home are also eligible to take advantage of our Village of Ponderosa Home Loan Program!

Benefits:

- Reduced Closing Costs (\$750.00 cap)
- Competitive Rates (Bring us Any Rates and Compare)
- Speed of Approval Process – Same Day or Sooner
- Relationship Banking – Free Checking with our Bank Club Account
- Free Corporate Logo Checks or \$6 Discount on Designer Checks
- Free Check Imaging
- Free 3x5 Safe Deposit Box with Banking Relationship
- Pre-Approved Credit Card with No Annual Fee
- Free ATM Photo Debit Card
- Privileged Status ATM Network – Free ATMs Across the Country
- Overdraft Protection Available
- Online Banking
- Free Online Bill Pay
- One Time Float on Mortgage Locks
- Home Equity Line of Credit with No Closing Costs
- Convenience – VisionBank will be located at Village of Ponderosa

Products available:

- Extended Rate Locks and Terms
- Bridge Loans
 - No Interest Payments Required
 - 100% Loan to Value
 - No PMI (Private Mortgage Insurance)
 - No Closing Costs
 - 6 Month Note
- Single Close – Construction to Permanent Financing Available
 - To Build and Occupy
- Streamlined Loans
 - Simple Credit Applications (On-Line)
 - No explanations! No Verifications! (See us for Details)
- Interest-Only Mortgage
- Adjustable Rate Mortgages
- 40 Year Mortgages
- Jumbo Loan Financing Available

Residential/Construction Lenders

Brent Schnetter, Real Estate Loan Officer

Phone: 515.986.5746
Cell: 515.537.4096
Fax: 515.986.5764

Dee Ford, Senior Vice President

Phone: 515.986.5746
Cell: 515.230.4588
Fax: 515.986.5764

