

Santa Fe Summit Subdivision

Los Alamos National Bank (LANB) is offering attractive financing for purchases made in the Santa Fe Summit Subdivision. LANB has developed a special loan package to include your lot purchase loan, construction loan, and permanent financing.

If you plan to build on your lot within one to three years, we offer the following terms:

LANB will finance your lot for a thirty-six month term (interest due quarterly) as a fixed rate loan equal to four and one quarter percent (4.25%). We will finance up to 90% of the appraised value or purchase price of the lot (whichever is less). You may convert your thirty-six month loan to a construction loan when you are ready to build.

If you plan to hold the lot for future building or as an investment, we offer the following terms:

LANB will finance the lot for up to a twenty year term, at a fixed rate equal to four and one quarter percent (4.25%). We will finance up to 90% of the appraised value or purchase price of the lot (whichever is less).

Additional fees include a title search or policy fee, the title company's closing fee, an appraisal fee and the mortgage filing fee. An itemized estimate of closing costs will be provided to you within three days of our receipt of your application.

LANB offers attractive package financing for your construction loan and permanent mortgage needs. LANB loan officers will be happy to provide further details on any of the special financing we have to offer. Please call 1-800-525-9634 or (505) 662-5171 to schedule an appointment with Dion Silva or Liz Cavasos for further information or for a loan interview.

For information in regards to the Summit Subdivision, please contact Paul McDonald at 505-780-1008 or paul.mcdonald@sothebyshomes.com.

Loan commitments are analyzed on an individual basis and all commitments are subject to the borrower's financial condition and credit history. The rate and terms are subject to change, so please check with a lender for current rates and terms. This commitment will expire on June 30, 2010.



**Los Alamos
National Bank**

Creating a better way.

LOS ALAMOS
P 505.662.5171
1200 Trinity Drive
Los Alamos, NM 87544

WHITE ROCK
P 505.672.3853
77 Rover Blvd.
White Rock, NM 87544

SANTA FE
P 505.988.3200
2009 Galisteo St.
Santa Fe, NM 87505

SANTA FE DOWNTOWN
P 505.954.5400
301 Griffin St.
Santa Fe, NM 87501

lanb@lanb.com www.lanb.com