

The Hills at Bishop's Lodge Subdivision

Los Alamos National Bank (LANB) is offering attractive financing for purchases made in the Hills at Bishop's Lodge 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 five and one quarter percent (5.25%). A quarter-percent (0.25%) loan origination fee will be charged on your loan. This can be applied toward the 1.00% loan origination fee for the LANB construction loan. 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 as a 5/1 ARM with an initial rate equal to five and one quarter percent (5.25%) fixed for the first five (5) years. The rate will then adjust on an annual basis equal to Wall Street Journal (WSJ) prime interest rate for the remaining term. There is a floor rate of 5.25%. A quarter-percent (0.25%) loan origination fee will be charged on your loan. This can be applied toward the 1.00% loan origination fee for the LANB construction loan. We will finance up to 90% of the appraised value or purchase price of the lot (whichever is less).

Additional fees may include a title search, title 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 Hills at Bishop's Lodge Subdivision (www.santaferealestatesales.com), please contact Steve Flance at sfwombat@aol.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 December 31, 2009.



**Los Alamos
National Bank**

Creating a better way.

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