

# Available Loan Products

## Traditional

### *Real Estate loans secured by mortgage*

- Secured by farm land (construction and home improvements)
- Secured by 1-4 family residential properties (other than farms)
  - Construction loans
  - Home improvement loans
  - Purchase of real estate
  - Home Equity Lines of Credit

### *Loans to individuals for personal expenditures*

- Purchase private passenger auto
- Credit cards
- Purchase other retail consumer goods on an installment basis:
  - Mobile homes, including travel trailers
- Other retail consumer goods
- Repair and modernize residential property secured by mortgage
- Other installment loans for household, family and other personal expenditures
- Simple payment loans for household, family and other expenditures
- Debt consolidation

### *Loans to Farmers*

- Secured and unsecured (except loans secured by real estate loans listed above)
- Loans for household and personal expenditures
- Purchase and carry livestock
- General farming expenses
- Purchase farming equipment
- Construction and improvement loans not secured by mortgage
- FMHA guaranteed loans

### *Commercial and Industrial Loans*

- Secured and unsecured (except loans secured by real estate loans listed above)
- Inventory
- Current operating expenses
- Construction secured by mortgage (including subdivision development)
- Renovation and improvement
- Purchase of business equipment of premises
- Purchase and improvement of premises
- Purchase of business

### *All other loans (not secured by real estate listed above):*

- Local government, hospitals, educational institutions
- Churches, charitable institutions, organizations, etc.