

1st National Bank is a community bank serving Southwestern Ohio. We offer competitive banking services to fulfill the needs of our community in a friendly, courteous fashion and provide the most convenient banking tools available so that you can Bank Your Best™.

## HOME LOANS

Get the home loan you want with the services, technology and conveniences that make banking easier and life in your new home, even better. It's our Bank Your Best commitment.



### Low Rates & Fees

The Savings Will Surprise You

Our streamlined service and low margins translate to a competitive product for your new home.



### Personal Service

Cell Phone Numbers From Day One

Our experienced Mortgage Specialists make the home purchase process convenient and simple.



### Local Underwriting

Flexibility You Won't Find Elsewhere

Our team of in house loan processors are easily accessible and provide rapid turn around time.



### Conventional Loan

A common mortgage with attractive rates. Requires at least a 5% down payment. May be subject to private mortgage insurance.



### FHA Loan

A mortgage with as little as 3.5% down payment. Down payment money can be gifted. More lenient credit score requirements.



### USDA Loan

A home located in a qualifying area. Rates are very low and require zero down payment. Income restrictions apply.



### VA Loan

Available to veterans and current military personnel. Rates are low and most require zero down payment. Eligibility restrictions



### Jumbo Loan

For Jumbo Loans, from \$417,000 to \$2,000,000, the team at 1st National Bank offers attractive fixed and variable rates.



### Construction Loan

An interest only loan during the construction period with low rates. Requires at least a 5% down payment.

## ONE OF THE LARGEST RESIDENTIAL MORTGAGE LENDERS

The Cincinnati Business Courier has listed 1st National Bank as one of the top lenders based on dollar volume of local loans.

## DON ROBERTS EXECUTIVE VICE PRESIDENT

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