

M&T's EasyBuild Construction Loan



WE MAKE
HOMEBUILDING
EASY.

M&T's EasyBuild Construction Loan Program features:

- The ability to combine land, construction and end loan financing in a single loan
- Downpayments as low as 5%¹
- A wide range of end loan options including:
 - Fixed rate mortgages with terms to 40 years¹
 - Adjustable rate mortgages that provide low fixed rates for up to 7 years
 - Bi-weekly loans that payoff years sooner and can save you thousands in interest
 - Interest-only options to minimize your initial monthly payment²
 - Jumbo loans to \$1,500,000
- Financing for 1-2 family homes, second homes, log, modular, panelized and timberframe homes
- Permanent interest rate protection that provides peace-of-mind
- Lot Loans if you've found the right place, but not the right home

Find out more today.

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¹ Example assumes a simple interest rate of 6.50%, 7.14% A.P.R., \$300,000 loan amount, 95% loan to value, 7.99% construction interest rate with a 12 month construction period, 120 payments of \$1,953.87, followed by 97 payments of \$1,806.37, 262 payments of \$1,756.37 and a final payment of \$1,754.16. Payments include principal, interest and mortgage insurance escrows. ² Interest-only mortgages provide significant advantages when used wisely. Please ensure you make an informed decision regarding this loan program by visiting www.mtb.com/aretheyforyou. Certain conditions and restrictions apply. Programs subject to change or discontinuation without notice. ©2008 M&T Bank. MMC-DS188L



M&T Bank

Understanding what's important®