
Mortgages

Southern Michigan Bank & Trust specialists offer a wide variety of mortgages to meet your unique needs.

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| <ul style="list-style-type: none">• Fixed Rate Mortgages• RD-Guaranteed Fixed Rate Mortgage | <ul style="list-style-type: none">• Adjustable Rate Mortgages• Bare Land Loans | <ul style="list-style-type: none">• Bridge/Blanket Mortgages• Residential Construction Mortgages |
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Home Equity Line of Credit

A Southern Michigan Bank & Trust Line of Credit allows you to borrow against the equity you have in your home. The Line of Credit also provides ongoing access to funds once you are approved.

Home Equity Loan

A Home Equity Loan is tied to the equity you have in your house, but set with a fixed rate and regular monthly payments. A Southern Michigan Bank & Trust Home Equity Loan is designed for home repairs, debt consolidation or major purchases.

Vehicle Loan

Financing for new and used vehicles with fixed regular monthly payments. Southern Michigan Bank & Trust can structure a loan with a repayment schedule to fit your budget.



Member FDIC