

---

## Mortgages

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

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

## 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 and is set with 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.