

Heartland Bank and Trust Company Loan Products

Consumer	Real Estate	Business
Automobiles (<i>Direct</i>)	1-4 Family Dwelling Units- Secondary Market Conventional and Government (<i>Freddie Mac, Fannie Mae, VA, FHA, USDA, IHDA</i>)	Agriculture (<i>Capital and Operating</i>)
Consumer Goods (<i>Boats, Motorcycles, Snowmobiles, etc.</i>)	1-4 Family Dwelling Units- Portfolio (<i>Owner-Occupied, Rental Properties</i>)	Commercial (<i>Inventory, Equipment, Operating, Cash Flow</i>)
Personal (<i>Consolidation, Vacation, etc.</i>)	Multi-Family Dwelling Units	Loans to Non-Profit Organizations (<i>Churches, Hospitals, etc.</i>)
Possessory (<i>CD's, LPL Trust/Investment accounts, savings, etc.</i>)	1-4 Family Residential Construction (<i>Spec Houses, Presold Houses, Loans to Future Occupant/Owner</i>)	Loans to Other Financial Institutions
Cash Reserve/Overdraft Honors	Interim Construction of Commercial/Office Real Estate or Multi-Family Properties	Loans to Purchase/Carry Stock, Bonds, Other Securities (<i>Brokers/Dealers, Non-Dealers</i>)
Money Matters Small Dollar Loan (<i>Credit Builder, Credit Repair</i>)	Commercial Properties (<i>Used as Borrower's Business or Held as Rental Property</i>)	Municipalities
Personal Credit Cards	Farmland/Farm Buildings	Loans Guaranteed by: Small Business Administration, Farmers Home Administration, Illinois Farm Development Authority, Farm Service Agency, United States Department of Agriculture
	Vacant Residential Lots for Consumer/Borrower Use	Letter of Credit
	Residential Lots Held for Business Purpose or Future Use/Sale	Business Credit Cards
	Second Mortgage (<i>Owner-Occupied, Rental Property, Bridge/Swing Loans</i>)	
	Home Equity/Home Improvement	
	Land Development	