

# Heartland Bank and Trust Company Loan Products

<b>Consumer</b>	<b>Real Estate</b>	<b>Business</b>
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	