

Northern Bank & Trust Company Lending

Mortgages - Whether you are buying a new home or refinancing an existing mortgage, we offer a variety of programs.

Fixed & Adjustable Rate

Depending on the length of your loan, how long you plan to live in your house, current rates and points, choose the option that works best for you.

First-Time Homebuyer Program

A program offering flexible financing, lower rates, and lower down payment requirements.

Jumbo Mortgage

Especially for homeowners whose mortgage will be greater than conventional loans.

Home Equity

Designed to help you get the most out of the equity in your home, we offer an affordable way to make home renovations, consolidate existing debt or fund a college education.

Home Equity Line of Credit

An outstanding value for a flexible, revolving line of credit (owner occupied and investment properties)

Home Equity Loan

When you need to borrow a fixed amount of money.

Consumer Loans

- **Auto Loans**
- **Deposit Account Secured Loans**
- **Credit Reserves**

NMLS #472275



Business Lending

Commercial Real Estate Loans

Whether you are buying, building, renovating or investing, Northern Bank can help with cost-effective real estate lending solutions.

- New Construction
- Renovations and Expansions
- Long-Term Real Estate Loans
- Commercial Lines of Credit

Lines of Credit

A line of credit from Northern Bank gives business owners the flexibility to access funds when they need to, and repay on a schedule that works for them.

Term Loans

Whether your business needs new equipment or a new vehicle, we can help with competitive and flexible terms.

Working Capital Loans

Short-term working capital loans can be an effective tool for managing finances through the normal ebb and flow of a business.

Small Business Administration (SBA) Loans

Supported by the federal government, an SBA loan can be the perfect solution for entrepreneurs looking to start a business, purchase an existing business or fund future expansion.

PEAK Loans

The Small Business Scored Loan Program (“**SBSLP**”) primarily focuses on supporting new and existing small business loan customers (typically those with less than \$1,000,000 in annual revenues) within the Bank’s CRA assessment area. SBSLP loans will be underwritten using a small business scoring method that has been created to provide a streamlined method of handling small commercial relationships. The small business scoring method will take into consideration financial solvency on a business and personal level, credit worthiness, personal financial wealth, and loan requirements.