

BIG OPPORTUNITIES RESIDE OUT HERE

Unique financing designed for homes and hobby farms in rural communities.

We appreciate the unique qualities of rural living. That's why we offer a program that provides unique long-term financing options for non-conforming properties that aren't eligible for traditional mortgages. Our RuraLiving Home Mortgage program offers competitive pricing and products designed specifically for rural life.

RuraLiving® Home Mortgage Program Valuable Benefits

- A solution created specifically for non-conventional properties
- A unique opportunity to lock in long-term financing at a fixed rate
- Finance one note and mortgage for the entire acreage and home
- Competitive pricing structure
- A dedicated and experienced team guiding you through a simple and convenient process.

RuraLiving® Refinance Benefits

- Effectively manage your personal financial goals
- Reduce monthly payments
- Improve cash flow
- Lock in a long-term fixed rate to secure future financial expectations.



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ELIGIBLE HOBBY FARM PROPERTY EXAMPLES



56-acre hobby farm

- Primary residence and owner occupied
- Potential for ag income derived from animal shelter, barn, horse facility and pasture land



10-acre hobby farm

- Primary residence and owner occupied
- Potential for ag income derived from crop acreage



75-acre hobby farm

- Primary residence and owner occupied, with an additional guest home and barn
- A combination of acreage including both open and wooded land



27-acre hobby farm

- Primary residence and owner occupied
- Borrower has full-time, non-farm employment
- 14 tillable acres, leased to local farmer



WHAT PROPERTIES QUALIFY?

The RuraLiving program is dedicated to providing long-term financing for non-conventional secondary market hobby farm properties, with agricultural characteristics.

ELIGIBLE

- Primary residence and owner occupied
- Home and property in good condition with no deferred maintenance or incomplete construction
- Properties generally range from 5 - 160 acres
- Property has the reasonable capability of generating \$500 of annual agricultural income
- The borrower's primary business/vocation is typically something other than farming
- Home value should comprise of approximately 30% of the overall property value

NON-ELIGIBLE

- Full-time farming operation or a property with a large number of livestock
- Second homes
- Townhome, duplex or planned unit development
- Manufactured homes
- Mobile homes
- Unique homes (dome, berm, cabins)
- Investment properties

**INTERESTED IN LEARNING MORE?
CONTACT US TODAY!**