



WHY CHOOSE LAKE COMMUNITY BANK?

We know you have a lot of options when it comes to choosing a mortgage provider. We want to make the process as quick and easy as possible.

COMPETITIVE RATES AND PROGRAMS

Your home is one of your largest investments. You want to make the right financial decision and choose a mortgage to meet your needs. We have mortgages for every borrower...fixed rates, adjustable rates, jumbos, self-employed, first-time home buyer, VA, FHA and more!

LET'S GET STARTED

Our mortgage lenders will meet with you at a time that is convenient for you. We can conduct most of the mortgage process by phone, email, fax and mail if that's best for you. Contact us for a quick link to our [Online Mortgage Application](#) and you can complete it at your convenience. We'll review your information and respond quickly.

BUYING...BUILDING... REFINANCING?

Whether you are a first-time homebuyer or a seasoned homeowner, we have mortgage programs to fit your needs and experienced mortgage lenders who will take the hassles out of the mortgage process.



CUSTOMER SERVICE THAT'S 'SECOND-TO-NONE'

Our mortgage lenders are some of the best in the business. We won't rest until we find the right mortgage for your unique situation. We will take the time to get to know you and understand your needs. We will educate you on your options so you can make an informed decision. Then, we will guide you through the application process and communicate with you, every step of the way, until your mortgage closes.

HOW DO YOU FIND A HOME THAT SUITS YOUR LIFESTYLE?

You build it! New construction lets you design a home that's perfect for you.

NEW CONSTRUCTION

GETTING STARTED

Construction lending is a specialized business. Our experienced mortgage lenders will review your construction project and discuss the many financing options that are available.

LOT OR LAND LOAN

If you have found the land but are not ready to begin construction, a lot or land loan may be the first step. With this loan, you can purchase the property for future construction of your primary residence or second home.

CONSTRUCTION LOAN

This is a short term, interim loan designed to pay for the construction of a home and to provide periodic disbursements to the builder. The borrower makes monthly interest payments on the amount of money used. Upon completion of construction, you can establish the permanent mortgage financing you need.

BRIDGE LOAN

This loan is secured by the borrower's present home, allowing the proceeds to be used to close on a new house before the present home is sold.



MORTGAGE SERVICES



PRE-QUALIFICATION



Whether you are buying an existing home or building a new home, getting your mortgage pre-qualified should be your **FIRST** step.

- ✓ Shop with confidence...you'll know you can get the financing you need.
- ✓ Streamline the mortgage process. Find the home of your dreams, call us and begin planning your move!

OUR PRE-QUALIFICATION PROCESS WILL GIVE YOU ANSWERS TO MANY IMPORTANT QUESTIONS:

- How much house can I afford?
- What will my monthly mortgage payment be?
- Should I choose a fixed rate or variable rate mortgage?
- What specific mortgage program is best for my needs?
- How much of a down payment will I need?
- What will my closing costs be?
- I'm self-employed; will I qualify for a mortgage?
- My credit is less than perfect; what are my options?

Feel free to contact us if you have any questions.

LET THE MORTGAGE EXPERTS AT LAKE COMMUNITY BANK HELP YOU FIND THE BEST MORTGAGE TO MEET YOUR NEEDS.

OUR MISSION

Together, we will provide exceptional services, striving towards building lasting relationships within our community by being visible, trusted stewards.

OUR VALUES

We S-T-R-I-V-E to uphold our core values as we serve our customers:

Stewardship • Team • Relationships
Integrity • Visible • Exceptional

HOW MAY WE SERVE YOU?

1964 W. Wayzata Blvd
Long Lake, MN 55356
952-473-7347

580 Fifth Avenue NW, Suite 120
New Brighton, MN 55112
952-475-5823
(Loan and Deposit
Production Office)



www.lcbankmn.com

We partner with Tradition Mortgage LLC to provide our customers with competitive rates and comprehensive mortgages options. You are not required to use Tradition Mortgage LLC as a condition of the settlement of your loans. Your transaction may provide Lake Community Bank a financial benefit. Lake Community Bank NMLS #403438. Tradition Mortgage NMLS #286998. All loans subject to approval.

Equal Housing Lender

LCB518

Member FDIC