

BANKING LOCATIONS & HOURS

Main Bank

527 North Main Street
Newton, KS 67114

Monday thru Friday

9:00 a.m. — 4:00 p.m.

Motor Bank Drive-Thru

116 West 5th Street
Newton, KS 67114

Monday thru Friday

8:00 a.m.—6:00 p.m.

Saturday

9:00 a.m.—Noon

Washington Road Branch

1212 Washington Road
Newton, KS 67114

Monday thru Friday

Lobby: 9:00 a.m.—7:00 p.m.

Drive Up: 7:30 a.m.—7:00 p.m.

Saturday

Lobby: 8:00 a.m.—1:00 p.m.

Drive Up: 8:00 a.m.—1:00 p.m.

North Newton Branch

2501 North Main Street
North Newton, KS 67117

Monday thru Friday

9:00 a.m.—1:00 p.m.

Kidron Bethel Branch

3001 Ivy Drive
North Newton, KS 67117

Monday thru Friday

2:00 p.m.—4:00 p.m.

Presbyterian Manor Branch

1200 East 7th Street
Newton, KS 67114

Monday thru Friday

2:00 p.m.—4:00 p.m.

ATM LOCATIONS

Newton, Kansas

***Midland Drive-Thru**

(116 West 5th St.)

***Washington Road Branch**

(1212 Washington Rd.)

Conoco-One Stop

(214 East 12th St.)

North Newton, Kansas

North Newton Branch

(2501 North Main Street)

Hesston, Kansas

Casey's General Store

(209 South Old Highway 81)

Midland National
Bank

Home Financing Options

from



Midland National Bank
527 Main Street
Newton, Kansas 67114

Telephone: (316) 283-1700
Toll free: (800) 810-9457
Fax: (316) 283-3813
E-mail: Info@MidlandNB.com

www.MidlandNB.com


www.MidlandNB.com



We're Harvey County's Home Loan Experts!



Marcene Carstensen
Mortgage Lender
Call: (316) 283-9610
E-mail: Marcene@MidlandNB.com



Paul Suderman
Mortgage Lender
Call: (316) 283-1700
E-mail: Paul@MidlandNB.com

Save \$100

Off your Mortgage Closing Costs!



Visit our website at MidlandNB.com for more information about our home financing options and to receive a coupon good for \$100.00 off of your mortgage closing costs!

Choose from These Convenient Home Financing Options!

FIXED-RATE LOANS

Your home loan can be customized to meet your needs. Midland offers 10, 15, 20 and 30 year fixed-rate mortgage loans. As delegated underwriters, **we can offer same day approval** on most fixed-rate loans. When you are ready to buy your new home Midland's Hometown, Home Loan Experts are ready to finance it!

We will pre-approve you for your loan, at no cost to you, before you even begin house hunting. Our commitment letter for your pre-approved amount will make your purchase offer more attractive to the seller.

CONSTRUCTION LOANS

If you decide to build a new home we offer fixed-rate construction loans to assist you. Your loan is designed as a line of credit and the monthly payment is limited to the interest on the funds you have advanced during the construction process.

We will have your future home appraised and will be able to loan up to 90% of the cost based on your plans and specifications.

Your construction loan is easily converted to a permanent loan when construction is complete.

We can also combine a bridge loan and construction loan in order to facilitate the construction of your new home prior to the sale of your current residence.



BRIDGE LOANS

What do you do when you find a new home but still have your old house to sell?

See us for a Bridge Loan!

A bridge loan will get you into your new home before your previous home is sold. By using the equity you have in your current home and the value of your new home, you may qualify for a loan for the full purchase price of the new home.

When your original home sells, proceeds are used to pay down the bridge loan so we can proceed to finance your remaining balance into a new permanent loan. You will be pre-qualified for your permanent financing when you are approved for your bridge loan!

ADJUSTABLE RATE LOANS

If you prefer a home loan with a variable interest rate, Midland also offers adjustable rate mortgages.

The rate of a 3/3 ARM loan is fixed for 3 years. At the end of 3 years, the rate will adjust to our current rate for another 3 years with no additional cost to you. Rates are set by Midland National Bank and are very competitive in the current real estate market. A 5/5 ARM option is also available.

OTHER LOAN OPTIONS

See us for all your Home Loan needs including:

- Home Equity Lines of Credit
- Fixed Rate Home Equity Loans
- Remodeling & Home Improvement Loans