



!!!!LIMITED FUNDS AVAILABLE!!!!

EXCLUSIVELY FOR DEVELOPMENTS
FINANCED BY
FIRST STATE BANK

1.90% LOT PURCHASE

(maturity date 12-31-2009)

3.90% CONSTRUCTION LOAN

(maturity date 12-31-2009)

4.75% FIXED PERMANENT FINANCING

(House must be completed by 12/31/2009)
(Loan terms for 15, 20 or 30 year fixed rate financing)

QUALIFICATIONS

- ** Borrowers must qualify under FSB loan underwriting guidelines.
- ** Loan Dollar Amount of \$250,000. or less.
- ** Loan to Value 80% or less – based on the lesser of cost or appraised value.
- ** Loan to Value 80% or greater must have PMI insurance
- ** Total Debt/income ratio 40% or less
- ** Lot and house must be located in a development financed by First State Bank
- ** Must be located in a rural area or town with population of 3,000 or less
- ** Limited to single family dwellings. (Consumer purpose only)
- ** Presold Construction only (no speculative home construction)
- ** Other restrictions may apply, call for details.

First Time Homebuyer tax credit - \$8,000.00

First Time Homebuyer grant money is available - \$4,000.00
(Other qualifications apply through the Federal Home Loan Bank)

\$1,875.00 Building Permit Fee
In the City Of Hickman developments
(Offered by the City of Hickman)

655 Chestnut Street • P.O. Box 231 • Hickman, NE 68372 • (402) 792-2411 • Fax (402) 792-2415

Offices to serve you in

Cortland • Dorchester • Firth/LPO • Hallam • Hickman • Lincoln • Wilber • Yutan

www.1fsb.com



COME BUILD IN HICKMAN

**& MOVE TO THE NORRIS SCHOOL
DISTRICT**



**BUILDING PERMIT FEES
SLASHED
40%
ON NEW CONSTRUCTION**

**The City of Hickman is offering a TEMPORARY reduction in
Building Permit Fees NOW until 12/31/2009**

***Cost for NEW Single Family Residential Home
Building Permits is:**

\$1,875.00

***Additional inspection may apply depending on plan review.**

FOR MORE INFORMATION CALL:

**City of Hickman
Building & Zoning Administrator's Office
Phone 402-792-2212
Fax 402-792-2210
P.O. Box 127
Hickman, NE 68372**