

NATIONAL EXCHANGE BANK & TRUST

Downtown FDL Loan Program

For Downtown Fond du Lac BID Properties

National Exchange Bank & Trust is pleased to offer Downtown Fond du Lac property and business owners the opportunity to secure financing at below-market interest rates in order to improve business space or rehabilitate residential space for market-rate housing.

The Objective

- Encourage investment in Downtown Fond du Lac properties.
- Provide property owners with the funds needed to increase or sustain employment levels, conduct additional residential or commercial development and increase occupancy in Downtown Fond du Lac.

The Solution

- Provide funds for qualified business and property owners at a below-market interest rate.
- Loans generally in the \$10,000-\$50,000 with special consideration for larger projects depending on scope.
- 3-5 year loans with up to a 20-year amortization to be determined by project purpose, use of funds and collateral.

The Caveats

- Borrower must demonstrate the benefit of the project to the community and repayment ability.
- National Exchange Bank & Trust must be the primary secured lender of the borrower.
- Properties must be located within the Downtown Fond du Lac Business Improvement District (BID).
- Non-owner borrowers must have improvement plans approved by property owner.
- Financing solutions will be structured in various ways determined by the individual projects.
- Subject to bank credit approval.

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