

# Your key to homeownership starts here.

## Future Keys Home Program

Financing a **manufactured** or **modular home** can be unique—we get that! **AbbyBank** is here to guide you through the process, from **pre-approval** to move-in.

- ✓ Available for **primary residences on a finished, permanent foundation** in Clark, Marathon & Taylor Counties
- ✓ **Competitive construction rate<sup>1</sup>, plus \$500 closing cost coupon<sup>1</sup> for long-term financing**

### Limited-Time Offer

#### 9-Month Construction Loan

**5.500% Rate | 6.085% APR<sup>1</sup>**

for Manufactured or Modular Home

### Example: \$200,000 Loan

Term	Down Pmt.	Monthly Pmt.
9 Month	10%	Interest only

After 8 monthly interest-only payments, the amount due at end of term is \$200,947.22

### How much home can you afford?

**The 28% rule:** your total monthly housing cost, including **principal, interest, taxes, and insurance (PITI)**, should not exceed 28% of your gross monthly income.

Annual Income	\$30,000	\$40,000	\$50,000	\$60,000	\$75,000	\$100,000	\$125,000	\$150,000
Max Monthly PITI	\$700.00	\$933.33	\$1,166.67	\$1,400.00	\$1,750.00	\$2,333.33	\$2,916.67	\$3,500.00

Call Megan or visit [www.abbybank.com/futurekeys](http://www.abbybank.com/futurekeys) to learn more!



#### Megan Dassow

AVP/Mortgage Loan Officer

**Abbotsford/Medford**

NMLS #991073

**(715) 316-6240 or**

**(800)288-2229**



<sup>1</sup>APR=Annual Percentage Rate, based on a \$200,000 loan. Offer available to qualified borrowers for the construction of a primary residence using a manufactured or modular home attached to a finished, permanent foundation in Clark, Marathon or Taylor County, WI. Owner-occupied homes only. Not valid for second homes, investment properties, or refinances. All loans are subject to credit approval, clear title, and a maximum loan amount of 90% of appraised value. APR and rate apply to construction loans only. Construction loan provides short-term financing for up to 9 months; interest accrues only on disbursed funds. No early prepayment penalties. Normal closing costs apply, including but not limited to: appraisal, title insurance, recording, loan administration, closing and flood determination fees. To receive the **\$500 closing cost credit**, borrowers must refinance into a long-term mortgage with AbbyBank after construction. In addition, the borrower must have an **AbbyBank checking account with direct deposit** established and active **prior to the permanent loan closing**. Limit one coupon per qualifying household. Offer valid for construction applications submitted by December 31, 2025. Terms and conditions are subject to change at any time without notice. Other restrictions may apply. Example payment schedules do not include property taxes or insurance premiums.

Member  
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EQUAL HOUSING  
LENDER  
NMLS# 476859

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### Penny Searer

AVP/Mortgage Loan Officer

**Abbotsford/Withee**

NMLS #510766

**(715) 316-6227 or**

**(800)288-2229**



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### Locations Near You:

Abbotsford • Medford • Wausau  
Weston • Withee  
**800-288-2229**



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