

Mortgage Services

Our experienced mortgage lenders can walk you through the process and your options.



Conventional Fixed Rate Mortgages:

- Payments are fixed over the life of the loan and no prepayment penalty.

Adjustable Rate Mortgages (ARM):

- Rates are lower in the beginning, but can adjust after the initial rate period based on a market rate index.
- May be a good option if you plan to move or you expect an increase in income.

Jumbo Mortgages:

- A fixed rate mortgage where the loan amount exceeds \$510,400. Available on primary or second homes.

WHEDA Fannie Mae Advantage:

- First time homebuyer program.
- Low down payment options.

Investment Properties:

- For 1-4 units which are non-owner occupied.

Lot Loans:

- Purchase a lot to build on at a later date.

Construction Loans:

- For construction of your new home.
- Pay interest on the amount that is drawn for construction.
- Refinance into permanent financing upon completion of your home.

Home Equity Loans:

- Use the equity you have built up in your home for a variety of reasons like home improvement, debt consolidation or vehicle purchases.
- Can be structured as a fixed rate loan with set payments or as a line of credit for more flexibility.

Physician's Loans:

- Little to no money down.
- Adjustable rates.
- Loans up to \$750,000.
- Student loans counted as only 1% of outstanding balance or not counted if the loan is not in repayment.

Also Available:

- FHA Mortgages, USDA Rural Mortgages, VA Mortgages and Renovation Mortgages.



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