



RuraLiving® Home Mortgage Program

Unique financing designed for rural homes and hobby farm properties.

**To learn more,
talk with your
finance professional
today.**

 **NEW CENTURY BANK**

RuraLiving® Home Mortgage Program Providing Valuable Benefits

It's all about you, and your commitment to living in the country. We appreciate the unique qualities of rural American living. We offer a program that provides long-term financing for properties with larger acreages and outbuildings. Our RuraLiving® Home Mortgage program exemplifies competitive pricing and effective products designed specifically for country home living.

NEW CENTURY BANK

2815 Anderson Ave
Manhattan Ks. 66502

Phone: 785-532-9066

Fax: 785-539-2249

support@newcenturybankna.com

- A solution created specifically for non-conventional properties
- A unique opportunity to lock in long-term financing and a fixed rate
- Finance one note and mortgage for the entire acreage and home
- Competitive pricing structure
- A dedicated and experienced team guiding you through a simple and convenient process

Refinance Benefits Include

- Effectively manage your personal financial goals
- Reduce monthly payments
- Improve cash flow
- Lock in a long-term fixed rate to secure future financial expectations

RuraLiving®
HOME MORTGAGE



FDIC

RuraLiving done right

What properties fit?

The RuraLiving program is dedicated to providing long-term financing for non-conventional secondary market hobby farm properties, with agricultural characteristics.

Eligible

- Primary residence and owner occupied
- Home and property in good condition with no deferred maintenance or incomplete construction
- Properties generally range from 5 – 160 acres
- Property has the reasonable capability of generating \$500 of annual agricultural income
- The borrower's primary business/vocation is typically something other than farming
- Home value should comprise of approximately 30% of the overall property value

Non-Eligible

- Full-time farming operation or a property with a large number of livestock
- Second homes
- Townhome, duplex or planned unit development
- Manufactured homes
- Mobile homes
- Unique homes (shed, dome, berm, cabins)
- Investment properties

Eligible Hobby Farm Property Examples



56-acre hobby farm

- Primary residence and owner occupied
- Potential for ag income derived from animal shelter, barn, horse facility and pasture land



10-acre hobby farm

- Primary residence and owner occupied
- Potential for ag income derived from crop acreage

75-acre hobby farm

- Primary residence and owner occupied, with an additional guest home and barn
- A combination of acreage including both open and wooded land

27-acre hobby farm

- Primary residence and owner occupied
- Borrower has full-time, non-farm employment
- 14 tillable acres, leased to local farmer

**Interested
in getting
started?
Call today!**

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