

You Can **FIX-UP** Your HOME!

YOU CAN improve your home with a Minnesota Housing **Fix-up Fund** loan from Home Federal. Fixed annual interest rates and a long term mean lower monthly payments that **YOU CAN** afford!

**HOME
FEDERAL**

www.justcallhome.com

Start on those projects **TODAY** with the help of a **Fix-up Fund** loan offered directly through Home Federal!!



LET ME HELP!

- Covers remodeling, repairs, and energy efficiency projects.
 - Loan amounts from \$2,000 to \$35,000.
 - Below market fixed interest rate.
 - Affordable monthly payments.

GET STARTED!

Contact Home
Federal Today

Maggie Glenn

Home Federal Bank

1016 Civic Center Drive SW, PO Box 6057, Rochester, MN 55903

(507)535-1269

maggie.glenn@hfsb.com



Member FDIC



Home Federal Savings Bank

PAYMENT MATRIX FOR MINNESOTA HOUSING FIX UP FUND

RATE: 5.999%

LOAN AMOUNT	TERM IN MONTHS																							
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240				
\$2,000	\$172	\$89	\$61	\$47	\$39	\$33	\$29	\$26	\$24	\$22	\$21	\$20	\$18	\$18	\$17	\$16	\$16	\$15	\$15	\$15	\$14			
\$2,500	\$215	\$111	\$76	\$59	\$48	\$41	\$37	\$33	\$30	\$28	\$26	\$24	\$23	\$22	\$21	\$20	\$20	\$19	\$18	\$18	\$18			
\$3,000	\$258	\$133	\$91	\$70	\$58	\$50	\$44	\$39	\$36	\$33	\$31	\$29	\$28	\$26	\$25	\$24	\$23	\$23	\$22	\$22	\$21			
\$3,500	\$301	\$155	\$106	\$82	\$68	\$58	\$51	\$46	\$42	\$39	\$36	\$34	\$32	\$31	\$30	\$28	\$27	\$27	\$26	\$26	\$25			
\$4,000	\$344	\$177	\$122	\$94	\$77	\$66	\$58	\$53	\$48	\$44	\$41	\$39	\$37	\$35	\$34	\$32	\$31	\$30	\$29	\$29	\$29			
\$4,500	\$387	\$199	\$137	\$106	\$87	\$75	\$66	\$59	\$54	\$50	\$47	\$44	\$42	\$40	\$38	\$37	\$35	\$34	\$33	\$33	\$32			
\$5,000	\$430	\$222	\$152	\$117	\$97	\$83	\$73	\$66	\$60	\$56	\$52	\$49	\$46	\$44	\$42	\$41	\$39	\$38	\$37	\$36	\$36			
\$5,500	\$473	\$244	\$167	\$129	\$106	\$91	\$80	\$72	\$66	\$61	\$57	\$54	\$51	\$48	\$46	\$45	\$43	\$42	\$40	\$39	\$39			
\$6,000	\$516	\$266	\$183	\$141	\$116	\$99	\$88	\$79	\$72	\$67	\$62	\$59	\$55	\$53	\$51	\$49	\$47	\$45	\$44	\$43	\$43			
\$6,500	\$559	\$288	\$198	\$153	\$126	\$108	\$95	\$85	\$78	\$72	\$67	\$63	\$60	\$57	\$55	\$53	\$51	\$49	\$48	\$47	\$47			
\$7,000	\$602	\$310	\$213	\$164	\$135	\$116	\$102	\$92	\$84	\$78	\$73	\$68	\$65	\$62	\$59	\$57	\$55	\$53	\$52	\$50	\$50			
\$7,500	\$645	\$332	\$228	\$176	\$145	\$124	\$110	\$99	\$90	\$83	\$78	\$73	\$69	\$66	\$63	\$61	\$59	\$57	\$55	\$54	\$54			
\$8,000	\$689	\$355	\$243	\$188	\$155	\$133	\$117	\$105	\$96	\$89	\$83	\$78	\$74	\$70	\$68	\$65	\$63	\$61	\$59	\$57	\$57			
\$8,500	\$732	\$377	\$259	\$200	\$164	\$141	\$124	\$112	\$102	\$94	\$88	\$83	\$79	\$75	\$72	\$69	\$67	\$64	\$63	\$61	\$61			
\$9,000	\$775	\$399	\$274	\$221	\$174	\$149	\$131	\$118	\$108	\$100	\$93	\$88	\$83	\$79	\$76	\$73	\$70	\$68	\$66	\$64	\$64			
\$9,500	\$818	\$421	\$289	\$223	\$184	\$157	\$139	\$125	\$114	\$105	\$98	\$93	\$88	\$84	\$80	\$77	\$74	\$72	\$70	\$68	\$68			
\$10,000	\$861	\$443	\$304	\$235	\$193	\$166	\$146	\$131	\$120	\$111	\$104	\$98	\$92	\$88	\$84	\$81	\$78	\$76	\$74	\$72	\$72			
\$11,000	\$947	\$488	\$335	\$258	\$213	\$182	\$161	\$145	\$132	\$122	\$114	\$107	\$102	\$97	\$93	\$89	\$86	\$83	\$81	\$79	\$79			
\$12,000	\$1,033	\$532	\$365	\$282	\$232	\$199	\$175	\$158	\$144	\$133	\$124	\$117	\$111	\$106	\$101	\$97	\$94	\$91	\$88	\$86	\$86			
\$13,000	\$1,119	\$576	\$395	\$305	\$251	\$215	\$190	\$171	\$156	\$144	\$135	\$127	\$120	\$115	\$110	\$105	\$102	\$99	\$96	\$93	\$93			
\$14,000	\$1,205	\$620	\$426	\$329	\$271	\$232	\$205	\$184	\$168	\$155	\$145	\$137	\$129	\$123	\$118	\$114	\$110	\$106	\$103	\$100	\$100			
\$15,000	\$1,291	\$665	\$456	\$352	\$290	\$249	\$219	\$197	\$180	\$167	\$155	\$146	\$139	\$132	\$127	\$122	\$117	\$114	\$110	\$107	\$107			
\$16,000	\$1,377	\$709	\$487	\$376	\$309	\$265	\$234	\$210	\$192	\$178	\$166	\$156	\$148	\$141	\$135	\$130	\$125	\$121	\$118	\$115	\$115			
\$17,000	\$1,463	\$753	\$517	\$399	\$329	\$282	\$248	\$223	\$204	\$189	\$176	\$166	\$157	\$150	\$143	\$138	\$133	\$129	\$125	\$122	\$122			
\$18,000	\$1,549	\$798	\$548	\$423	\$348	\$298	\$263	\$237	\$216	\$200	\$187	\$176	\$166	\$159	\$152	\$146	\$141	\$136	\$132	\$129	\$129			
\$19,000	\$1,635	\$842	\$578	\$446	\$367	\$315	\$278	\$250	\$228	\$211	\$197	\$185	\$176	\$167	\$160	\$154	\$149	\$144	\$140	\$136	\$136			
\$20,000	\$1,721	\$886	\$608	\$470	\$387	\$331	\$292	\$263	\$240	\$222	\$207	\$195	\$185	\$176	\$169	\$162	\$157	\$152	\$147	\$143	\$143			
\$21,000	\$1,807	\$931	\$639	\$493	\$406	\$348	\$307	\$276	\$252	\$233	\$218	\$205	\$194	\$185	\$177	\$170	\$164	\$159	\$155	\$150	\$150			
\$22,000	\$1,893	\$975	\$669	\$517	\$425	\$365	\$321	\$289	\$264	\$244	\$228	\$215	\$203	\$194	\$186	\$179	\$172	\$167	\$162	\$158	\$158			
\$23,000	\$1,980	\$1,019	\$700	\$540	\$445	\$381	\$336	\$302	\$276	\$255	\$238	\$224	\$213	\$203	\$194	\$187	\$180	\$174	\$169	\$165	\$165			
\$24,000	\$2,066	\$1,064	\$730	\$564	\$464	\$398	\$351	\$315	\$288	\$266	\$249	\$234	\$222	\$211	\$203	\$195	\$188	\$182	\$177	\$172	\$172			
\$25,000	\$2,152	\$1,108	\$761	\$587	\$483	\$414	\$365	\$329	\$300	\$278	\$259	\$244	\$231	\$220	\$211	\$203	\$196	\$190	\$184	\$179	\$179			
\$30,000	\$2,582	\$1,330	\$913	\$705	\$580	\$497	\$438	\$394	\$360	\$333	\$311	\$293	\$277	\$264	\$253	\$243	\$235	\$227	\$221	\$215	\$215			
\$35,000	\$3,012	\$1,551	\$1,065	\$822	\$677	\$580	\$511	\$460	\$420	\$389	\$363	\$342	\$324	\$308	\$295	\$284	\$274	\$265	\$258	\$251	\$251			

NOT ALLOWED