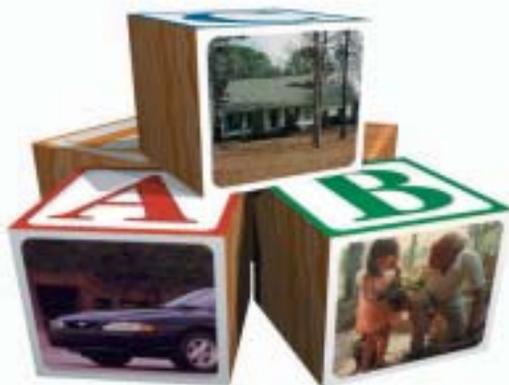


# Loan Sale!

For all the things you need and want, tap into the cash in your home with an exceptionally low rate Heartland Bank Home Equity Line of Credit.



# 5.49%

**Annual Percentage Rate\***  
**90-Day Introductory Rate**



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\*5.49% Annual Percentage Rate equity line introductory rate good for 90 days from date of closing and rate is available to new customers with 80% loan-to-value ratios or less. Fully-indexed APR on variable rate lines with 80% loan-to-value as of April 1, 2006 is 7.75% to 11.25%. Rates depend on actual loan amount, loan programs and internal credit policies. Change to the APR on variable rate lines may not exceed 25%. If closed within 36 months, a closing fee of \$375 is due. A \$50 documentation fee and the annual fee of \$50 will be charged. The application fee of \$75 is waived. Lines of \$50,001 or more, the appraisal fee (\$65-\$250) and title search fee (\$40-\$200) will be charged. Property, title and flood insurance may be required. Consult your tax advisor regarding deductibility of interest. Limited time offer. All loans subject to application and credit approval.

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