

HOME LOAN SALE

SAVE UP TO
\$1500*

Loan fee only **\$499***
 for new home purchase, refinancing,
 and home improvements.

This is a limited time offer. Call Jim, Sue,
 or Carol at **320-685-8611** for details.

Apply online at www.fnbc.com

1ST NATIONAL BANK *The One for You!*
of Cold Spring
 Member FDIC
 Cold Spring: 320-685-8611 Rockville: 320-251-7580
 Free Internet Banking: www.fnbc.com

A PROUD MEMBER OF THE COLD SPRING AREA CHAMBER

*Loan savings assumes an amount financed of \$200,000 and a set origination fee of \$499. Savings may vary due to the amount financed. Rates as of August 15, 2005 on a 30-year fixed rate conventional loan would be 6.053% APR. Borrower is required to pay other third party fees such as Homeowner's insurance, escrow reserves, appraisal fee, credit bureau fee, and other fees, which may pertain to your individual loan terms. The special set loan fee of \$499 applies to all conventional, FHA, and DVA 1-4 family loans. Special loan fee does not apply to alternative credit programs and is a limited time offer. Subject to income, program qualifications and credit approval. This is not an offer to lend. Any such offer may only be pursuant to Minn. Sts. 47.206, subs 3 & 4.



SAUK RAPIDS

1127 Garden Brook Drive



NEW CONSTRUCTION HOME

Just finished, mold inhibitor applied during construction. 1165 sq ft finished with 2 bedrooms & walk in closets, a triple garage INSULATED & sheetrocked. Hydroseeded lawn with underground sprinklers and landscaped yard. Huge kitchen with 6-person island, executive cabinetry. Tile floored entry & bath, wood laminate kitchen/dining. Active, youthful area located near the new Sauk Rapids High School. Drive by & check it out, then call me!

RICE

513 9th Ave SW



GIVE YOUR NOTICE!

This one may be less than your rent! 1014 sq ft finished with 2 bedrooms, walk in closets & privacy stairs, triple garage INSULATED & sheetrocked. AC already hooked up for next year! Mold inhibitor applied during construction. Located west of Rice just a short walk to the baseball fields! Looped street for limited traffic and some landscaping already installed. Victorian street lights and mail box. More house for your money, only 7 minutes to St. Cloud!

RICE

509 9th Ave SW



THREE BEDROOM HOME

1273 sq ft finished! Lg dining area, this kitchen has a 5 person breakfast bar & vaulted ceilings. Foyer is tiled with a privacy stairway leading to the LL. Triple gar., INSULATED & sheet rocked. LL 'do it yourself' friendly. Mold inhibitor applied during construction. Executive cabinetry with pantry. Lg lot at 140' deep. Walking distance to baseball fields. Rice Elementary & Sauk Rapids High School District. Only 7 minutes to St. Cloud! Drive by then call me to see the inside!

LOTS AVAILABLE

BAXTER – Fully wooded lots in winding neighborhood. Near the new school. **Models now open!** Starting at **\$41,900**

RICE – Large lots, cul-de-sac lots available on looped street. **Models open** - call or check the web for hours. Starting at **\$42,900**

SAUK RAPIDS – Villages of Creek Side, time-honored front porch living. Victorian/Colonial covenanted architectural development. **JUST OPENED!**



AGGRESSIVE BUILDERS, Inc.

320-654-8552

www.AggressiveBuildersInc.com

Lic# 20220600