



Caldwell Branch
201 E. Buck Street · P.O. Box 389
Caldwell, Texas 77836
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www.csbttx.com

Cody L. Novosad
Loan Officer
cnovosad@csbttx.com

05-20-2015

Michelle Mahfouz
Main Street Manager
107 South Hill
Caldwell, TX. 77836

Dear Ms. Mahfouz:

Pursuant to our conversations and in the best interest of the renewal of Caldwell's downtown area, Citizens State Bank is pleased to partner with the Main Street program by offering an avenue for potential funding of exterior and/or structural renovations/repairs on businesses located in the downtown area.

At this time we have set aside one million dollars for these renovations, contingent on design approval by the Main Street design committee. Citizens State Bank's plan is to offer competitive collateral based rates and terms, subject to credit approval, as follows:

***REAL ESTATE SECURED LOANS**

- **Financing up to \$100,000.00**
- **Rate - 3.00%**
- **Ten year fixed**

***NON REAL ESTATE SECURED LOAN**

- **Financing up to \$50,000.00**
- **Rate - 4.00%**
- **Seven year fixed**

***UNSECURED**

- **Financing up to \$20,000.00**
- **Rate - 5.00%**
- **Five year fixed**

We look forward to working with you, as well as the business owners who choose to participate in this program and wish to thank you for this opportunity to serve our community in this manner. Please do not hesitate to call with any questions you might have.

Sincerely,

Cody L. Novosad

CLN/lls

Local People... Local Decisions...