



A Seamless Start to Life at the Averden

Now that you have signed your Reservation Agreement, we are delighted to officially welcome you to the Averden. The experience and lifestyle that the Averden offers are just around the corner.

As we approach construction and work toward completing your new home, our team is here to help make your transition as smooth and seamless as possible. Part of that commitment includes helping simplify any financing you may wish to use for your entrance fee payments.



Partnering with Macatawa Bank

After carefully evaluating lending options, we established a special relationship with Macatawa Bank to make financing your entrance fee easier and more convenient, should you choose to explore that option instead of drawing from existing assets or investments.

Because you have already completed the financial disclosure process with the Averden, our relationship with Macatawa Bank helps streamline the qualification process. In many cases, this means you can move directly to discussing financing strategies tailored to your needs without having to resubmit much of the same documentation.



Tailored Solutions

Through our partnership with Macatawa Bank, you will have direct access to a dedicated private banker who can help evaluate the best financing approach for your circumstances. Options may include a line of credit which offers flexibility with draw amounts and repayment timing or an installment loan with a structured repayment schedule and flexible maturity extensions. The Macatawa team will work closely with you to identify the solution that best supports your overall financial strategy.



Why Financing an Entrance Fee May Make Sense

While your new home is under construction, financing may allow future residents to keep their existing assets intact rather than selling hard assets such as real estate or liquidating investments. This approach may also help avoid potential capital gains tax consequences from selling assets to cover your entrance fees.

Getting Started

To begin exploring financing options with Macatawa Bank, please contact:

Your Averden Sales Consultant at **616.643.6060** | averden@hollandhome.org or
Macatawa Bank at **616.494.7655** | rblubaugh@wintrust.com

We are here to help ensure your move to the Averden is as smooth and well-supported as possible.

