

Open the Door to **Homeownership**

Free First-Time Homebuyer Seminar



Tuesday
March 24, 2026

Starts 6:00 p.m.



Frandsen
Bank & Trust

1440 S. Main St.
Zumbrota, MN



Call Phillip to
RSVP your seat

507.405.2987

Our home-financing experts will guide you through all you need to know about the homebuying process

- Get pre-qualified
- Explore your financing options
- Prepare for homeownership
- Understand escrow
- Know what to expect at closing
- & more!

(a light meal will be provided)



Marcella Zemke

Mortgage Originator NMLS 2225375
Zumbrota | 507.361.6299



Phillip Lien

Mortgage Originator NMLS 2223773
Pine Island | 507.405.2987

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