



# Mortgage

## Find Out What Makes Us Better

Whether you're a first-time buyer, building something new, or looking to refinance, we can help you find the right loan to fit your needs.

We've built our Mortgage Department around making the loan process as simple and easy for you as possible. Let us show you what makes us better.



**Competitive Pricing**—Not only do we keep our rates and fees competitive, we work hard to find the best loan and price for your individual circumstance.

**Local Servicing**—We service nearly every mortgage we close. This means that your mortgage payments will come directly to us, and you can discuss your loan with us at any time.

### **In-House Underwriting**—

Employing an in-house underwriter significantly speeds up the lending process and allows for much greater flexibility.

**Quick to Close**—Closing on time is imperative. We typically close mortgages twice as fast as the national average, while still remaining attentive to every detail.

**Discounts Available**—Get a loan with low money down and get a discount on fees for maintaining a deposit account, or by pairing your mortgage with a construction loan.



# Types of Mortgage Loans

We've been helping customers get the financing they need since 1891. We offer a wide range of mortgage products, including:



**Conventional Loans**—These are traditional mortgage loans, ideal for borrowers with good credit and funds for a down payment.

**FHA Home Loans**—This type of loan brings home-ownership into reach for buyers who might have a difficult time getting approved with conventional lenders. They were designed for borrowers who are unable to make large down payments and are backed by the U.S. Federal Housing Administration. Loan limits apply and will vary based on property location.

**Jumbo Loans**—A great solution for borrowers who are buying a larger home or who live in an area where housing costs are high.



**Refinance Loans**—Ideal for borrowers who are considering lowering their monthly payment, changing their loan term, drawing cash from their home's equity, or consolidating debt.

## Low/No Down Payment Home Loans—

These loans are great for borrowers who qualify for the Rural Housing or VA Home Loan programs. A Rural Housing loan assists low-to-moderate income rural residents in purchasing a home. A VA loan is an excellent option if you're a service member, veteran, or surviving spouse of a veteran.

## Application Check List

To help make the application process quick and easy, we suggest you bring verification of your income and assets with you to your first meeting with your mortgage advisor.



**Income**—As part of the application process, we will need to verify your total yearly, pre-tax income. We can verify this with a copy of your last pay stub and W-2. If you're self-employed, two years of tax returns will be required.

**Assets**—Verifying assets includes the totals in checking and savings accounts, investments, other real estate, businesses, vehicles, and any other assets. We'll need account numbers or relevant documentation to verify the value of all assets.

Purchasing a home is an exciting and significant milestone, but you don't have to do it alone. Let Central Bank be your trusted mortgage advisor.

