

# TOP 5 REASONS

## to keep your **HOME LOAN** ...close to home

### 5 4 3 2 1

#### **COMMITMENT**

When you choose a local financial institution as your mortgage provider, they are committed to seeing you meet your goal of home ownership. Keeping business local means we have a valid reason to be vested in your success, which is also a benefit to the community we share.

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#### **EXPERTISE**

A hometown mortgage professional understands the local housing markets and has the expertise to advise you on matters specific to the area in which you choose to live. Their knowledge and extensive training in lending and various loan programs will be a solid benefit when choosing the right mortgage.

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#### **EXPERIENCE**

To access the experience and guidance you deserve, you want a mortgage partner who not only offers real estate financing, but has made real estate lending their #1 success story. A local leader with extensive experience in mortgage lending will give you that competitive edge in a very aggressive market.

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#### **COMMUNICATION**

The mortgage industry is heavily regulated and can be a complicated process. Hence the reason good communication between you and your financial institution is critical. The ability to easily contact your loan officer by phone, email and in-person can make your experience a pleasant one versus a long distance nightmare.

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#### **SERVICING**

It is not uncommon to secure a mortgage from one lender and then be informed it has been transferred to an institution in another state. It is also possible for your mortgage servicing to be transferred more than once during the life of your loan. Selecting a financial institution with local servicing, means your loan stays in your community and continues to be managed by your original mortgage partner.