

Use a Reputable, Local Lender to Protect Your Money and Sanity!

MUCH better customer service – you will be able to meet and talk to a local lender in person or via their personal cell (including through text). Large, out of state lenders like **USBank, Wells Fargo, Bank of America, Navy Federal, USAA** commonly DO NOT answer their phones/emails after hours or on the weekends. If problems arise, it can take days to get answers.

Fewer delays – Closing delays are COMMON with the above-mentioned lenders. If you go local, you are much more likely to move into your home the day you plan to – last minute moving delays are a huge headache – movers may have to be rescheduled, days off may need to be changed, utilities may need to be turned back on, etc.

Loan commitment – A loan commitment deadline is a part of every contract (typically it is 10 days prior to closing). If this deadline is not met, you run the risk of losing hundreds or even thousands of dollars (earnest money, inspection costs, appraisal fees can be lost), and the seller can terminate the contract. Big banks are notoriously bad at meeting the loan commitment deadline which puts you at risk of losing the home you plan to buy.

Greater likelihood of acceptance - Sellers often favor buyers who are approved with a local lender and so working with a local lender increases your chances of acceptance in a multiple offer situation.

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