



HOME LOANS

OWNER-OCCUPANT & NON-OWNER OCCUPANT HELOC LOANS

Our Home Equity Line of Credit allows you to borrow against your home's accumulated equity. These funds can be used for that long needed vacation, home improvements or to help pay for college tuition. This revolving line-of-credit is a quick, convenient, and economical way to borrow and make the most out of your home's equity.

LAND LOANS

Found the perfect lot but aren't ready to begin construction on your dream home yet? Our Land Loans can help you secure property even if you're not quite ready to begin building just yet.

CONSTRUCTION LOANS

Whether you already have a contractor lined up or plan to be your own contractor, our Construction Loans can fit your specific needs! Although a bonded contractor is recommended, it is not required for our Construction Loans. From Owner/Builder to Contractors, our Construction Loans can help you build the home of your dreams.

1ST & 2ND MORTGAGES

With low mortgage interest rates, now might be the perfect time to see if you can refinance at a lower rate or become a new homeowner. Our Mortgage Loans offer competitive rates and an experienced staff that will help you achieve your mortgage dreams.

HOME LOAN CHECKLIST



- Tax returns
- Proof of income (paystubs and W-2s)
- Proof of assets: statements from banks, investment companies, mutual funds, stocks, etc.
- Proof of insurance coverage
- Renting history (if applicable)

