Mortgage Made Easy, Dreams Made Real!





- Conventional Fixed-Rate Loan
- Adjustable-Rate Mortgage Loan
- Construction Financing Loan
- Bridge Loan
- Home Equity Line of Credit HELOC
- Refinancing

Our loan officers are here for you, from application to closing!







Mortgage solutions for every dream!



Home Buyer's Checklist

Set Your Budget

- □ Determine your down payment (less than 20% may require PMI).
- □ Calculate monthly mortgage, taxes, and insurance costs.
- ☐ Check your credit score and correct any errors.

Get Pre-Qualified

□ Complete our online application for better negotiating power.

Start House Hunting

- □ Work with a realtor to find homes within budget.
- ☐ Choose a location with desired commute, schools, and amenities.
- ☐ Make an offer within your budget.

Finalize Loan Details

- □ Submit pay stubs, tax returns, and bank statements.
- □ Complete appraisal, optional home inspection, and title check.

Key Reminders

- ☐ Avoid job changes, big purchases, or new debt.
- □ Communicate regularly with your lender.



Get Pre-Qualified!









Casey Biesenthal
Real Estate Loan Officer

Alma, Wamego, & White City Direct: (785) 458-3155 caseyb@bfh.bank NMLS# 2069484



Mandy Hooten

Real Estate Loan Officer Rossville & St. Marys Direct: (785) 458-3220 mandyh@bfh.bank NMLS# 2413724



Misty Vinduska

Real Estate Loan Officer Manhattan area Direct: (785) 458-3185 mistyv@bfh.bank NMLS# 649329



Chad Herman

Vice President Real Estate Loan Officer Direct: (785) 458-3176 chadh@bfh.bank NMLS# 1481079