

# Mortgage Made Easy, Dreams Made *Real!*



**BANK** of the  
**FLINT HILLS**

# OWN YOUR FUTURE

*Mortgage solutions for every dream!*



## Loan Types:

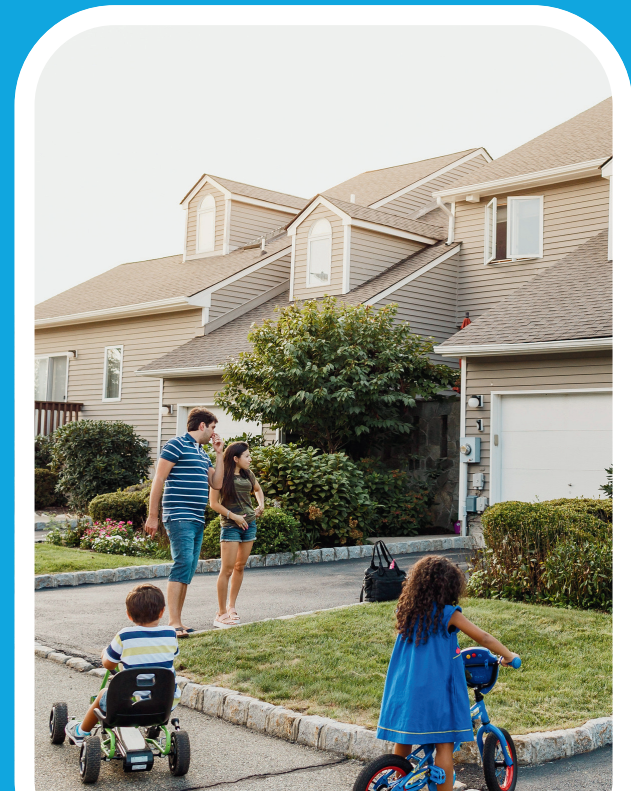
- Conventional Fixed-Rate Loan
- Adjustable-Rate Mortgage Loan
- Construction Financing Loan
- Bridge Loan
- Home Equity Line of Credit - HELOC
- Refinancing

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



BANK NMLS# 408248

Member  
**FDIC**



# 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.



Scan to view our  
Home Loan options!



Competitive Rates



Fast Approval



Transparent Process



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