TAKE IT TO THE HOUSE

Closing day can be nerve racking, but if you’re prepared, you’ll be high stepping it to the closing table. Contact Central Bank to learn more today:

816.521.2543
www.HomeTurfLoans.com
When it comes to achieving your goal of home ownership, we know you have what it takes. And when you team up with Central Bank’s Home Turf Loan Program, you give yourself the home field advantage.

Keep reading and you’ll get a play-by-play look at how Home Turf helps you tackle the financial obstacles by establishing a home ownership game plan.
THE PRE-GAME MEETING

Before you blitz the Kansas City area with your home search, set up a pre-game meeting with a Central Bank Loan Coach to solidify your game plan and equip yourself with all the information you need:

- ✓ Understand how much you can afford
- ✓ Understand all the costs
- ✓ Get Pre-Qualified
- ✓ Schedule a homeowner education course (if required)

SPECIAL TEAMS

Team up with a trustworthy Real Estate Agent to give yourself the home field advantage. They’ll help you:

- ✓ Tailor your home search to qualifying properties and neighborhoods
- ✓ Provide objective information about each property
- ✓ Negotiate a good price
- ✓ Identify potential problems
- ✓ Guide you through the closing process

THE FIELD OF PLAY

Don’t get caught out of bounds. Home Turf Loans are only available for single family homes in the area outlined below. Home refinance of your primary residence is available within this same area.

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ESTABLISH THE WINNING DRIVE

When your offer is accepted, contact your Loan Coach. We’ll handle most of the blocking and tackling from here:

The Loan Estimate
A Loan Estimate will be created to help you estimate how much you’ll need on closing day.

The Home Inspection
Central Bank will pay for a professional home inspection to ensure there aren’t defects that affect the safety, liability or resale value of your home.

The Appraisal
Central Bank will order and pay for the appraisal of the property to ensure it is indeed worth the value of the loan.

The Title Company
The title company will ensure the title is free and clear in order to protect your home investment.

PROTECTING YOUR POCKET

Don’t forget that you’ll need homeowners insurance before closing day to protect you in case something happens to your home. It’s always smart to compare at least two or three reputable companies to make sure you’re getting a fair price.

Central Bank of the Midwest
Strong roots. Endless possibilities.

EXTRA POINT:

AS PART OF THE HOME TURF PROGRAM, WE’LL PAY FOR:

• ALL NORMAL CLOSING COSTS
• THE HOME INSPECTION
• THE APPRAISAL

See bank for details
A TEAM EFFORT

Our team of seasoned mortgage professionals is led by Head Coach Beverly Smith, who puts her 20 years of experience in the mortgage business to work for families like yours every day.

Beverly and the team will tackle your questions or concerns, and equip you with all the tools, resources and information you need to establish your home turf right here in the Kansas City area.

“Having a teammate you can trust is an essential part of your home ownership game plan. Call us today to get started.”

- Beverly Smith
816-521-2543
NMLS ID #544213

HOME TURF PROGRAM

KEY STATS

<table>
<thead>
<tr>
<th>Home Turf Loan Program Details:</th>
</tr>
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<tbody>
<tr>
<td><strong>MAX LOAN AMOUNT:</strong> $150,000</td>
</tr>
<tr>
<td><strong>DOWN PAYMENT:</strong></td>
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<tr>
<td>- Low down payment* (home purchase only)</td>
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<tr>
<td>- Acceptable sources of the down payment are: your own funds, government assistance program, or gift from a relative.</td>
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<tr>
<td><strong>LOAN TERMS:</strong></td>
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<tr>
<td>- Multiple fixed rate terms available</td>
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<tr>
<td>- Purchases and refinances</td>
</tr>
<tr>
<td>- No cash out</td>
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<tr>
<td><strong>CLOSING COSTS:</strong></td>
</tr>
<tr>
<td>- All normal closing costs paid for by Central Bank, including:</td>
</tr>
<tr>
<td>- Home inspection</td>
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<tr>
<td>- Appraisal</td>
</tr>
<tr>
<td>- Prepaid expenses (up front real estate taxes and homeowners insurance) to be paid by the borrower, the seller or gifted</td>
</tr>
<tr>
<td>- Single family, owner occupied, primary residences only‡</td>
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<tr>
<td><strong>ELIGIBLE PROPERTIES:</strong></td>
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<tr>
<td>- See map on other side for Home Turf boundaries</td>
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‡ Leasehold properties not eligible. Manufactured housing not eligible (Defined as any dwelling unit built on a permanent chassis and attached to a permanent foundation system).
ELIGIBLE RECEIVERS

Here are some requirements our Home Turf Loan Coach is looking for:

☑ Borrower must be a U.S. citizen or a permanent resident alien – documentation required

☑ Income level at or below 80% of the area median income

☑ One year of consecutive employment required

☑ Foreclosure, deed in lieu or bankruptcy must be discharged for two years

☑ Borrowers purchasing a home must complete a homeowners education course

☑ Non-occupant co-borrowers will be considered

EXTRA POINT:

The Home Turf program was designed to help you even if your credit has experienced some unnecessary roughness in the past. Ask your Loan Coach for details.

2014 FFIEC Estimated Metropolitan Area Median Family Income is $73,300.

www.HomeTurfLoans.com