

Home Mortgage



NMLS#539243



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As Mortgage Originator with JBT, I understand the homebuying, homebuilding, and financing process. I look forward to guiding you through each step of the mortgage application and approval process – from our initial meeting to the settlement table. My team and I will work to keep your experience as streamlined as possible and be there to answer any questions. I personally invite you to *Bank on a Smile*® with our experienced mortgage team.

Your Local Advantage

Whether you're a first-time buyer or planning to upgrade from a current home, you can count on JBT. If you ever have any questions on your mortgage, one local call can connect you to fast, dependable answers.

Your benefits don't stop there. Check out the complete 5-point JBT Mortgage Advantage:

- ✓ **FREE Pre-Qualification** on Home Purchases
- ✓ **Apply Online Anytime** at bankjbt.com
- ✓ **Local Loan Servicing Available**
- ✓ **JBT Will Attend Settlement with You**
- ✓ **1-Settlement Closing on New Construction**

To get started, it may help to understand the differences among your JBT mortgage options:

Fixed-Rate Mortgage

Many homebuyers prefer to lock in a 'fixed' interest rate for the life of the loan. Planning budgets can be easier when you know what your mortgage payment will be every month. With flexible terms up to 30 years, it can be a great choice if you plan to stay in your home for more than a few years.

Construction Mortgage

Having a local mortgage lender really helps when you need extra flexibility in planning and building your dream home. The experienced JBT mortgage experts can help synchronize all your financing needs so you can focus on more important decisions – like the latest shower tile choices or kitchen cabinetry options. We'll be happy to customize a complete financing plan to fit your needs.

Adjustable-Rate Mortgage (ARM)

If you expect personal income to increase reliably in the future, or plan on being in your home only a short period, you may want to consider an ARM. An ARM's variable rate may offer a lower interest rate to start, and then readjust periodically (up or down) within pre-determined limits.

Custom Financing Solutions

As a local bank, JBT can be more flexible when customizing a financing solution for unusual situations.

No matter what you'd like to achieve, just ask us about it. We'll do what we can to design a customized mortgage solution that fits you and your family perfectly. Just like we've been doing since 1873.



Home Shopping Tip:

Get Pre-Qualified Before Shopping

When you get pre-qualified for your JBT mortgage, you have a real edge over other potential home buyers for the property you intend to purchase. Sellers are more likely to accept an offer that assures them of a hassle-free property purchase.

Be sure to take advantage of Prequalification benefits and make your best home offer with confidence.

Purchasing a Home

Step-by-Step Homebuyer's Guide

- Get prequalified by Lender
- Choose a Realtor
- Work with Realtor to find home
- Make an offer / negotiate if necessary
- Write contract on home
- Once accepted, make good faith deposit
- Order inspections
- Make an appointment with Lender to apply for mortgage
- Apply for mortgage
- Receive and review loan disclosures
- Review inspection results
- Receive copy of appraisal from Lender
- Loan commitment mailed to Buyer
- Shop for and secure homeowners insurance
- Have Insurance Agent send policy information to the Lender
- Contact utility companies
- Title company will call to schedule settlement
- Receive and review closing disclosure
- Get certified check or prepare wire transfer
- Go to settlement (remember to bring your driver's license)
- Celebrate!

*Count on JBT
to be there for
you every step
of the way!*



bankjbt.com

Cleona
717-279-7655

Cornwall Manor
717-769-2818

Ebenezer
717-274-5421

Ephrata
717-733-5281

Grantville
717-469-0623

Jonestown
717-865-2112

Lebanon
717-273-0405

Londonderry Village
717-838-7000

NEW! Lititz
717-568-8488

Manheim
717-664-0190

Northside Commons
717-838-2265

Newmanstown
610-589-1234

Palmyra
717-641-0032

Quentin Road
717-279-7720