



Fleur de Lis

Sentinel

THIRD QUARTER 2019

FOR REALTORS

We Celebrated Homeownership Month

By Chad Blessinger, Assistant Vice President & Mortgage Loan Officer

Our Mission at Springs Valley is to enhance the financial quality of life in our communities by focusing on you. One of the ways we live this mission is working every day to make homeownership a reality for more people. Homeownership helps strengthen our neighborhoods, provides stability to our local economy, and is a key to building wealth.

June is National Homeownership month. The team at Springs Valley takes this as an opportunity to rededicate ourselves to helping customers reach this essential component of the American Dream. This is an opportunity to remind ourselves that owning a home is a source of pride and security for families.

FACTS AND BENEFITS OF HOMEOWNERSHIP

- The Housing sector directly accounts for 15% of total economic activity and is the cornerstone of our economy.*
- The U.S. homeownership rate is approximately 64.2%.**
- Homeownership builds wealth over time and is more cost effective than renting in the long run.
- According to a Federal Reserve Survey, the net worth of the typical homeowner has ranged from 31 to 46 times that of the typical renter in the last 15 years.

Springs Valley is here to give every hardworking and creditworthy person in our community a fair chance at homeownership. Please reach out to our team of mortgage loan professionals so we can help you achieve your homeownership goals.

*Source: https://www.nar.realtor/sites/default/files/migration_files/social-benefits-of-stable-housing-2012-04.pdf
**Source: <https://www.census.gov/housing/hvs/files/currenthvspress.pdf>



Springs Valley now offers these resources!

Springs Valley now offers two brochures to help you with your home ownership journey. **Getting Started Home Buyer's Guide** breaks down the process into 8 simple steps to get you started on the purchase of your dream home. **Springs Valley Home Construction Checklist** gives you a series of steps to check off your list as you go about building your dream home.

Both brochures give you tips to help you avoid delays during the financing process and contact information for our Mortgage Team!

Visit our website to view the complete guides.



Springs Valley Is Pleased To Welcome Natalie Smith

Springs Valley Bank & Trust Company is pleased to welcome Natalie Smith as Mortgage Loan Officer servicing Daviess and surrounding counties.

"We are excited to have Natalie join our team," said Craig Buse, SEVP & CLO. "Her knowledge, experience and community ties fit perfectly with Springs Valley's mission to improve the financial well-being of our local communities. Natalie will be a great asset for us and our future clients in the Daviess County market."

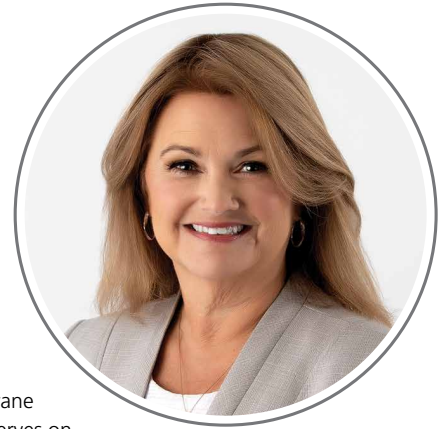
Natalie is a life-long resident of Washington, Indiana. She is the daughter of Dale and Vera Shake of Cumbuck, Indiana. She and her husband, Judge Gregory Smith, have lived in Daviess County for most of their married life with the exception of their first 3 years when they lived in Jasper and Huntingburg while she worked at Holland National Bank. Natalie and Greg then moved to Washington and raised three sons, Brandon, Justin and Sheldon. Natalie has acquired strong skill sets in insurance, real estate, and accounting, and has a legal background from managing a law office for 20 years. Her unique experience will make her an excellent Mortgage Loan Officer for Springs Valley Bank & Trust Company. Natalie attended Indiana University where she studied accounting. She later received her degree in Electronics-Networking from Vincennes University. She has held a real estate license and has a current Indiana Title Producer license.

Natalie comes to us after five years with Daviess County Economic Development Foundation where she worked on projects to develop businesses and improve the quality of life in Daviess County. She is actively involved in community activities and serves on several boards. Natalie was appointed by the Daviess County Commissioners to serve on the Westgate@Crane Authority Board of Directors, holding the office of Secretary and Chairperson of their governance committee, and was appointed by the County Commissioners to serve on the Daviess County Visitors Bureau. Additionally, she is appointed

by the City of Washington to the White River Military Coordination Alliance which supports the joint land use study around Crane base. She also serves on the Alcohol and Tobacco Commission appointed by the Daviess County Council. She is treasurer for the Washington Community Concert Series and she has actively supported the Creating Entrepreneurial Opportunities (CEO) class which is open to juniors and seniors from all Daviess County High Schools. Natalie is a member of Our Lady of Hope church in Washington.

Natalie stated, "I am excited to join an organization that is dedicated to assisting families and businesses in our area communities to thrive and prosper. That is what I have been doing for the past several years and I look forward to being part of the team at Springs Valley that is focused on improving our communities. I have always been an advocate for housing and new development which I believe is essential to growing and developing our communities into the future, and Springs Valley will allow me to continue doing good things for our communities."

Natalie can be reached at 812.634.4835 or nsmith@svbt.com. NMLS# 1851036. Natalie provides mortgage loan services to Daviess and surrounding counties. Her temporary office is located at the Jasper Main Banking Center. Her primary office will be located at the Washington Banking Center, 1717 South State Road 57, Suite A, Washington, IN 47501.



welcome

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BANK & TRUST COMPANY

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