



Fleur de Lis

Sentinel

SEPTEMBER 2021

FOR OUR COMMUNITY

September is National Mortgage Professionals Month

Every September, **National Mortgage Professional Month** recognizes the professionals who play a role in helping people finance the dream of homeownership. Most of us are not aware of the number of people and amount of work involved between the moment a decision is made to buy a home and the day the final contracts are signed. These loan officers, processors, underwriters, servicers, insurers, and so many other mortgage professionals work hard to make your home loan a reality.

Springs Valley Mortgage Loan Professionals are ready to help with all of your home financing needs! By focusing on you, we can help you realize your dream of homeownership. **We are thrilled to honor our group of mortgage professionals this month** (and every month) who come to work every day with your needs as their single focus. We're highlighting our Mortgage Professionals and three of our groups here:

Mortgage Loan Officer

Helps you find the best loan program(s) and guides you through the home buying process.

- Assists you with pre-approvals, educates you about the lending process and walks you through the loan origination to closing.
- Keeps track of deadlines and helps you gather necessary information.



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Loans are subject to credit approval.

Mortgage Loan Processor

Organizes and reviews your loan information for our underwriters!

- Reviews for completion and accuracy of loan documents.
- Orders property appraisal and title work to be completed.
- Reviews home appraisals.
- Prepares loan documents for closing.



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Mortgage Loan Underwriter

Assists in providing the best financial solution for you!

- Evaluates your credit history and determines if your income can cover house payments and current debt you may have.
- Verifies all information the loan officer gathered from you, the borrower (pay stubs, asset documents, bank statements, tax returns, etc.).
- Makes sure the property you are purchasing is safe.
- Certifies the loan meets guidelines.



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Bank NMLS #: 412076



SUSAN RICHARDSON

Vice President & Senior Mortgage Loan Underwriter

srichardson@svbt.com

NMLS #451137

FUN FACT:

Susan collects Case knives.



CHAD BLESSINGER

Assistant Vice President & Mortgage Loan Processor

cblessinger@svbt.com

NMLS #1597041

FUN FACT:

Chad has visited/hiked the top of Mt. Vesuvius in Italy.



TINA QUALKENBUSH

Vice President & Mortgage Loan Officer

tqualkenbush@svbt.com

NMLS #451145

FUN FACT:

Tina is a dog lover and always takes them on vacation and plans her vacations around what is best for them.



MEGAN MEHRINGER

Vice President & Mortgage Loan Officer

mmehring@svbt.com

NMLS #1537528

FUN FACT:

Megan is officially the crazy animal lady with 2 horses, 2 pit bulls, and 2 cats!



HUNTER WHITAKER

Mortgage Loan Officer

hwhitaker@svbt.com

NMLS #2148719

FUN FACT:

Hunter is a basketball coach!



KABREA ROBLING

Mortgage Loan Officer

krobling@svbt.com

NMLS #2141417

FUN FACT:

Kabrea loves to travel, especially visiting the mountains & out West. To date, her favorite place to visit is Wyoming. She also enjoys practicing yoga.



EMILY REXING

Mortgage Loan Officer

erexing@svbt.com

NMLS #1908381

FUN FACT:

Emily is the mom to 5 little girls!



KIM SEGER

Assistant Vice President & Mortgage Loan Officer

kseger@svbt.com

NMLS #1707457

FUN FACT:

Kim is a farmer's wife and is very artistic!



NATALIE SMITH

Assistant Vice President & Mortgage Loan Officer

nsmith@svbt.com

NMLS #1851036

FUN FACT:

Natalie likes to watch golf on TV but has never tried playing herself!



AMBER KELLAMS

Mortgage Loan Processor

akellams@svbt.com

FUN FACT:

Amber comes from two big families. She has a total of 16 uncles and 8 aunts. And she has a total of 72 FIRST cousins (all blood).



KYLEE ECKERT

Mortgage Loan Processor

keckert@svbt.com

FUN FACT:

Kylee loves to cook and is always trying out new recipes!



ELLIE AYERS

Mortgage Loan Processor

eayers@svbt.com

FUN FACT:

Ellie has been skydiving & bungee-jumping. She also plays the ukulele.



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Decisions made locally, flexible payments and terms, and minimal closing cost.

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We offer the following home mortgage loans! • Conventional Fixed Rate Loans • FHA • VA • USDA • Conventional Adjustable Rate Loans • Pole Barn Homes • Construction Loans

Jordan Briggeman Joins Springs Valley as Business Banker in Daviess County & Surrounding Communities

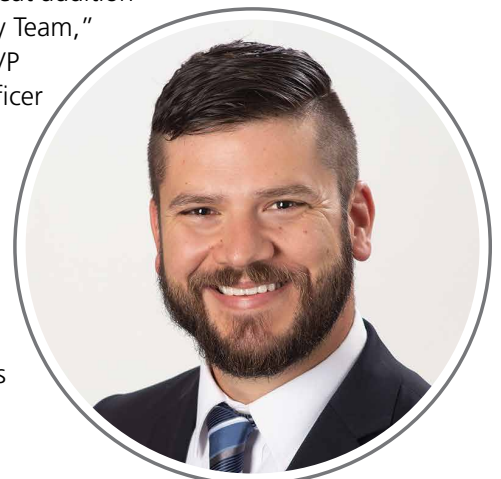
Springs Valley Bank & Trust Company is excited to welcome Jordan Briggeman to the Springs Valley team. Jordan will be a Business Banker, serving Daviess and surrounding counties. Jordan graduated from Washington High School. He attended the Real Estate Certification Program (RECP) in Bloomington to receive his Real Estate Brokers License. Jordan has worked in the Real Estate industry for several years. He is a small business owner and operator.

Jordan and his wife, Miriam, have three children. Two sons, Isaac and Eli, and a daughter, Anna. Jordan enjoys being outdoors. He spends time camping, hiking, hunting, and fishing with family and friends.

Jordan is involved in the Daviess County Community. He coaches his children's soccer teams and is part of leadership and volunteering at his church.

"I am glad to be joining the Springs Valley Team," noted Jordan. "Springs Valley will give me the opportunity to continue to work with Daviess County and surrounding communities, which is something I am looking forward to."

"Jordan will be a great addition to the Springs Valley Team," said Craig Buse, SEVP & Chief Lending Officer & Chief Operating Officer. "With experience as a small business owner and operator, we know Jordan will succeed at helping his clients reach their financial goals."



Jordan's office will be located at the Washington Banking Center, 1717 South State Road 57, Suite A, Washington, IN 47501. He can be contacted at jbriggeman@svbt.com, or by work phone at 812.674.5432 or cell phone at 812.259.2414.

Get **Free** eZChecking¹ & enjoy **Easy Log Splitting** Wherever You Are!

Open any Springs Valley checking account by **November 6, 2021**, and ask your banker how to be entered into a drawing for a **Remington[®] RM23 Sequoia[™] Log Splitter** (One Remington RM23 Log Splitter will be awarded.)²



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¹Minimum opening deposit of \$50.00 required. Some fees and conditions may apply. Instant Issue only applies to in-banking center visits. Springs Valley does not mail Instant Issue Debit Cards, nor do we prepare them in advance of the customer's in-banking center visit. Springs Valley Mobile Deposit is available for select mobile devices. Download the Springs Valley Mobile App. Message and data rates may apply. Subject to eligibility and further review. Deposits are subject to verification and not available for immediate withdrawal. Deposit limits and other restrictions apply. See svbt.bank/MobileDeposit for details and eligible mobile devices. ²No purchase necessary to win (need not be present to win). Entrants of drawings must be 18 years of age or older. Limit one entry per person per drawing. Entries accepted starting Tuesday, September 7, 2021 at 8:30 a.m. (Eastern) and will end on Saturday, November 6, 2021 at 1:00 p.m. (Eastern). Drawing will be held on Tuesday, November 9, 2021. One Remington RM23 Log Splitter will be awarded. No substitution, or transfer of prize permitted. Official Terms & Conditions available upon request. Ask us for details. Bank rules and regulations may apply. To request a mail-in entry form, eMail marketing@svbt.com or call 800.843.4947. ³Buy back incentive up to \$10.00 for checks and debit cards from another financial institution given at the time the checks and/or debit cards are presented upon opening an account. \$2.00 per pad of unused checks and \$2.00 per debit card. Up to \$10.00 for any number of business checks and/or business debit cards. Buy back incentive may be reported on a 1099-INT. There are no Foreign ATM fees when using an ATM that is a member of the Alliance One Network and the Allpoint Network. When you use an ATM not owned by Springs Valley, you may be charged a fee by the ATM operator or any network used. If the Free Business or Business Interest account exceeds 1,000 free monthly transactions, the account may be converted to another checking product. Transaction items include all debits and credits. If the Free Business or Business Interest checking account exceeds \$10,000.00 in monthly coin and currency deposits, the account may be converted to another checking product. See our current Fee Schedule for other fees that may be associated with this account. Bank rules and regulations apply.