



Fleur de Lis

Sentinel

THIRD QUARTER 2022

FOR REALTORS

Start Planning Your Future with One of Springs Valley's Mortgage Options.

SPRINGS VALLEY HOME MORTGAGE LOANS

Looking to Buy, Build, Refinance, or Cash-out Refinance? Decisions made locally, flexible payments and terms, minimal closing cost. Visit the SVBT Online Mortgage Center to get pre-approved or approved in 20 minutes or less! Our online calculators are great tools to get you started on some of your own financial scenarios.

We offer the following home mortgage loans!

CONSTRUCTION

If you're planning to build a new home or looking to remodel your existing home, let Springs Valley construct the perfect financing option for you. With our Home Construction Loan you will enjoy peace of mind with the Flexibility to lock in your interest rate and the Security of knowing your rate and payment at the time of closing.

NON-TRADITIONAL FINANCING

For those that ask, "Can I build my home with post frame construction and finance the cost?" The answer is YES, with Springs Valley. Construction loans for post-frame homes are typically not the same financing as conventional style homes and options may vary if you are your own general contractor. Contact a Springs Valley Mortgage Loan Officer for access to all the best rates and terms for your home mortgage.

HOME EQUITY LINE OF CREDIT

Let the equity you have in your home work for you. If you have any questions or would like to speak to a Mortgage Loan Officer, please contact us.

- Borrow up to 85% of your home's equity
- Decisions made locally
- Line of credit or fixed rate payment available
- Terms up to 20 years
- Consult tax advisor regarding the deductibility of interest

FIRST TIME HOMEBUYER

Springs Valley has attractive programs designed with first time home buyers in mind. These first time home buyer loans are designed to offer lower down payment requirements, assistance with down payments, closing costs, and flexible rates. To learn more about our First Time Home Buyer Programs, contact us today!

VETERANS ADMINISTRATION (VA)

Qualified Veterans have the opportunity to purchase a home with no down payment required. VA Loans can also be used to refinance a home at a lower interest rate to lower your monthly payment or consolidate debt.

Uses: Purchase and refinance

Rates: Fixed and adjustable rate

Closing Cost: VA rules limit the amount of closing costs you're required to pay

Types: Primary residence 1-4 units

Down payment: Little to no down payment

Credit Score: See us for qualifications

Private Mortgage Insurance (PMI): Most low down payment mortgages require PMI which raises your monthly payments. VA Loans save you money because PMI is not required.

FEDERAL HOUSING ADMINISTRATION (FHA)

FHA Loans are insured mortgage loans that are backed by the Federal Housing Administration (FHA). The federal government insures the loan in order to reduce their risk of loss if a borrower defaults on their mortgage payments. Typically, an FHA Loan is one of the easiest types of home loans to qualify for. There are several qualifications you'll learn about when you apply for your loan and speak with a mortgage loan officer at Springs Valley.

Uses: Purchase and refinance

Rates: Fixed and adjustable rate

Closing Cost: Average 2%-5% of loan amount but can be gifted along with down payment

Down payment: Low down payment

Credit Score: See us for qualifications

(continued on page 2)

US DEPARTMENT OF AGRICULTURE (USDA)

USDA rural development loans are designed to help medium income Americans buy a home in rural and suburban communities. They are the most competitive loan in the market place. Our USDA loan experts can help see if you qualify to buy your new home.

Down payment: No money down

Rates: Low interest rates

Term: Up to 30 year fixed

Government guaranteed

Credit Score: See us for qualifications

Closing Cost: You have the ability to roll in your closing costs into the loan

Loan Disclaimer: Loans and Assistance programs for qualified applicants only. View Consumer loan rates online and for all other current rates, call one of our Mortgage Loan Officers. Consult your tax advisor regarding tax deductibility. Certain closing costs may apply. Lender is not affiliated with government agencies. Loans are subject to credit review and approval.

Professional Loan Program

We understand the unique financial needs of professionals. Whether you're still finishing residency or are a successful partner in a fast-growing practice, professional loans from Springs Valley Bank & Trust Company provide multiple financing options to help you

manage your personal and professional expenses.

Finance up to \$750,000 with no down payment and up to \$1 Million (Established Professionals up to \$1.5 Million) with a down payment of 5% required when purchasing a home

No Private Mortgage Insurance (PMI) required

Fixed and Adjustable Rate Mortgage (ARM)* loans available

*After the ARM period, it is possible that the borrower's payment may increase substantially over the remaining term of the loan.

1. New Professional Loan Program is ideal for licensed Interns, Residents or Fellows in medical residency or scheduled to begin residency within 90 days of closing on a new home, or who have completed residency within the last 12 months and have started working for a hospital or physician group.

2. Established Professional Loan Program is ideal for licensed Non-Residents/Interns/Fellows (MD, DO, DPM, DDS, DMD, DMV, DC, or OD) who are employed with a hospital, dental center or physicians/dental group for more than one year or have been self-employed as a medical doctor or dentist for at least two years.

Terms and conditions apply. The Professional Loan Program is restricted to primary, owner-occupied residences only. Investment properties, second homes, construction-to-perm and lot loans are ineligible. If the borrower can document that the student loan payment is deferred or in forbearance for at least 12 months after closing, the student loan payment can be excluded from the debt-to-income calculation.

Loans are subject to credit review and approval.

Natalie Smith Promoted to Vice President & Mortgage Loan Officer

Springs Valley Bank & Trust Company recently promoted Natalie Smith to Vice President & Mortgage Loan Officer.

Natalie joined Springs Valley Bank & Trust Company in the Spring of 2019, after six years at Daviess County Economic Development as Project Manager. She has worked with numerous clients within Daviess County and the surrounding areas to facilitate dreams of purchasing a new home, refinancing customer's existing loans and manages construction loans for residential customers. She is the daughter of Dale and Vera Shake of Cumback, Indiana. She and her husband, Judge Gregory Smith, reside in Daviess County. Natalie and Greg have raised three sons, Brandon, Justin, and Sheldon.

Natalie is actively involved in community activities and serves her community on several boards. Natalie has served on the Westgate@Crane Authority Board of Directors for the last eight years, holding the office of Secretary and Chairperson of their governance committee and the Daviess County Visitors Bureau for the last seven years. She also serves on the Daviess County Alcohol and Tobacco Commission. She is a founding member and treasurer for the Washington Community Concert Series. Natalie is a member of Our Lady of Hope Church in Washington, Indiana.

"While I've been with Springs Valley Bank & Trust the past three years, I have closed over \$50 million worth of loans," said Natalie. "I'm happy to continue to help the people in our community get preapproved and see new houses being built in our community."



"Natalie has consistently performed above expectations in her current role as Mortgage Loan Officer," said Craig Buse, SEVP & CLO & COO. "Her role is highly essential to Springs Valley, and we are excited to reward her with this promotion to Vice President."

Mrs. Smith can be reached at 812.674.5433 or nsmith@svbt.com. NMLS #1851036

Emily Rexing Promoted to Assistant Vice President & Mortgage Loan Officer

Springs Valley Bank & Trust Company promotes Emily Rexing to Assistant Vice President & Mortgage Loan Officer servicing Gibson and surrounding counties.

"We are excited to recognize Emily's hard work and dedication to Springs Valley," said Craig Buse, SEVP & CLO. "She plays an essential role at Springs Valley and her high level of performance has earned her the promotion."

Emily joined Springs Valley in October 2019. Before a career in banking, she was a Respiratory Therapist for nine years. She was raised in Gibson County and attended Princeton Community High School, graduating in 2006. Emily graduated from University of Southern Indiana with a degree in Respiratory Therapy.

Emily and her husband, Phil are proud parents of five daughters, Cora, Virginia, Loretta, Louise, and Margaret. They reside in Owensville, Indiana. She is a member of St. James Catholic Church in Haubstadt. She is also a board member for Junior

Achievement. Hobbies include gardening, farming (where she often recruited to run the grain cart), and spending time with family.

"As a local to Gibson County, I am dedicated in my career to help individuals and families achieve the American dream of home ownership," said Emily. "Helping people reach these goals is great to be a part of."

Emily can be reached at 812.664.7975 or erexing@svbt.com. NMLS# 1908381.



Kabrea Robling Promoted to Assistant Vice President & Mortgage Loan Officer

Springs Valley Bank & Trust Company recently promoted Kabrea Robling to Assistant Vice President & Mortgage Loan Officer.

Kabrea has been with Springs Valley for the past seven years. She has worked as a personal banker, eBanking Specialist, Mortgage Loan Processor/Underwriter and is currently a Mortgage Loan Officer for Dubois and surrounding counties.

"I am feeling an abundance of joy and very honored to be recognized as Assistance Vice President for Springs Valley Bank & Trust. Springs Valley has provided me opportunities to advance and expand knowledge within my career. I am blessed to work with a team of individuals who are passionate about their work while enhancing the financial quality of life for our customers," said Kabrea.

Kabrea is a 2013 graduate of Southridge High School. She is currently attending Vincennes University and pursuing a degree in Business Management – Finance Concentration degree. In 2019, Kabrea completed the IBA Mortgage Lending School. Kabrea is the daughter of Dale & Liz Robling and Melissa & Charles 'Chuck' Garrett. Kabrea's fiancé is Douglas Buschkoetter.

Kabrea serves on the board as secretary for the Young Professional Network of Southern Indiana. Kabrea participates in church league

softball for Zoar United Methodist church of Holland. She enjoys yoga, golfing, spending time outdoors, and spending time with family and friends.

"Kabrea is an asset to Springs Valley, she is passionate about growth within the communities we serve and has strong values that align with ours." stated Craig Buse, SEVP & COO & CLO. "We are truly lucky to have her on our team."

Ms. Robling can be reached at 812.634.4817 or krobling@svbt.com. NMLS #2141417



Home Mortgage Loans

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

Visit the SVBT Online Mortgage Center at svbt.bank to get Pre-Approved or Approved in 20 minutes!

We offer the following home mortgage loans!

- Conventional Fixed Rate Loans
- FHA • VA • USDA
- Conventional Adjustable Rate Loans
- Pole Barn Homes

Springs Valley's Mortgage Team will be happy to assist you with any additional questions you may have. Contact one of them today.

Loans for qualified applicants only. View Consumer loan rates online and for all other current rates, call one of our loan professionals. Consult your tax advisor regarding tax deductibility. Certain closing costs may apply.



CONTACT ONE OF SPRINGS VALLEY'S MORTGAGE SPECIALISTS TODAY!



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