



Fleur de Lis

Sentinel

SECOND QUARTER 2023

FOR REALTORS

CELEBRATING National Homeownership Month with Springs Valley Bank & Trust Company: Empowering Communities Through Homeownership

Brittany Merritt, *Marketing Specialist*



Springs Valley Bank & Trust Company is thrilled to join the nationwide celebration of the invaluable benefits of owning a home. Homeownership holds a special place in the heart of our community bank, as Springs Valley witnesses firsthand the transformative power it has on individuals, families, and entire communities. This month, we reflect on the significance of homeownership and reaffirm our commitment to supporting and empowering individuals on their journey toward achieving the dream of owning a home.

Building Strong Foundations:

At Springs Valley Bank & Trust Company, we understand that homeownership is more than just a financial investment; it is a cornerstone for stability and personal growth. We believe that owning a home is a fundamental aspect of the American dream, offering individuals and families the opportunity to establish roots, build wealth, and create a sense of belonging. By helping individuals achieve homeownership, Springs Valley contributes to the foundation upon which vibrant and thriving communities are built.

Accessible Financing Options:

The core mission of Springs Valley Bank & Trust Company is to enhance the financial quality of life in our communities by focusing on each individual customer. We recognize the diverse needs of

our customers and offer a range of mortgage products, down payment options, and flexible terms tailored to their unique circumstances. By working closely with prospective homeowners, Springs Valley strives to make the process of obtaining a mortgage a smooth and transparent journey.

Financial Education and Support:

Our commitment to homeownership extends beyond providing financial assistance. Springs Valley Bank & Trust Company actively engages with the community by offering educational resources to help prospective buyers navigate the complexities of the home-buying process. From understanding credit scores to managing monthly mortgage payments, we empower individuals with the knowledge and tools they need to make informed decisions. By fostering financial literacy, Springs Valley equips its customers to build a solid foundation for successful homeownership.

Partnerships and Community Engagement:

As a community bank, Springs Valley Bank & Trust Company recognizes the power of collaboration. We actively partner with local organizations, nonprofits, and government agencies to support initiatives that promote affordable housing and homeownership. By working together, Springs Valley and its partners can address the unique challenges faced by our community, such as housing affordability, revitalization efforts, and sustainable development. Through these partnerships, we strengthen the fabric of our community and ensure that the dream of homeownership remains within reach for all.

As we celebrate National Homeownership Month, Springs Valley takes pride in being a trusted partner on the journey to homeownership. We remain committed to empowering individuals, supporting communities, and fostering a culture of sustainable homeownership. Together, we can create a future where the dream of owning a home becomes a reality for all, enriching the lives of individuals, families, and the entire community.



Clara Henderson & Ty Kalb receive Springs Valley's 2023 CRA Scholarships

Springs Valley Bank & Trust Company is pleased to announce the 2023 winners of two (2) Community Reinvestment Act (CRA) Scholarships! The \$1,000.00 CRA Scholarship recipients are Clara Henderson of Paoli Junior-Senior High School and Ty Kalb of Northeast Dubois High School. Clara plans to major in Family Sciences (Pre-Med) at The University of Kentucky. Ty plans to major in Biology at Franklin College.

"Springs Valley is thrilled to recognize these outstanding students for their hard work and achievements. Their contributions and leadership in school and community activities are key components to using their success to help others in the future," said Melody Ginder, CRA Officer. "Service to the community and making a difference is part of Springs Valley's culture. We know that a good education is one of the best investments a person could make into improving our communities. Through Springs Valley's CRA Scholarship Program, we are able to help local students make that investment in their futures."

This is the second year for Springs Valley's annual CRA Scholarship Program which is awarded to area students based on financial need, scholastic achievement, and a record of volunteer service in their communities. The scholarship can be used for any post-secondary education program, including four-year universities, community colleges, and vocational training schools.



SPRINGS VALLEY'S FINANCIAL CHECKLIST FOR FIRST TIME HOME BUYERS

Buying your first home is exciting! However, first time home buyers need to remember that it's more than just buying the home. This checklist can help First Time Home Buyers keep their budget in check.

CLOSING COSTS

Closing fees include things like the attorney's fee, survey fees, and document preparation fees.



DOWN PAYMENT

Your down payment is the money you pay at closing. It's the difference between your mortgage amount and your purchase price of your home.



EARNST MONEY

Earnst money is an upfront deposit that gets applied to your down payment or closing costs.



APPLIANCE/FURNISHINGS

When budgeting for your new home, remember to set money aside for any appliances or furnishings that you will want to purchase upon closing.



MAINTENANCE

It's suggested that homeowners put aside money to cover maintenance ranging from lawn equipment to household tools.



INSURANCE

Depending on your loan program and down payment amount, you may pay mortgage insurance. Homeowners insurance is also required.



PROPERTY TAX

This varies depending on the state you reside.



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Lunch and Learn!

Interested in learning about the products we could offer your clients over lunch?

Contact Brittany Merritt to make arrangements for a meeting: marketing@svbt.bank or 812.634.4858

We offer the following home mortgage loans!

- Conventional Fixed Rate Loans
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