



Fleur de Lis

Sentinel

THIRD QUARTER 2024

FOR REALTORS

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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Loyal to you, your family, and your future.

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 & TRUST COMPANY

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SUSAN RICHARDSON

Vice President & Senior Mortgage Loan Underwriter

srichardson@svbt.bank

NMLS #451137

FUN FACT:

Susan loves to travel and collect Case knives!



MEGAN D'LEE HOPF

Vice President & Mortgage Loan Officer

mhopf@svbt.bank

NMLS #1537528

FUN FACT:

Megan has been to Maine 8 times!



TINA MARIE QUALKENBUSH

Vice President & Mortgage Loan Officer

tqualkenbush@svbt.bank

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.



KABREA BUSCHKOETTER

Vice President & Mortgage Loan Officer

kbuschkoetter@svbt.bank

NMLS #2141417

FUN FACT:

Kabrea loves to travel!



CHRISTOPHER M MANSHIP

Assistant Vice President & Mortgage Loan Officer

cmanship@svbt.bank

NMLS #416647

FUN FACT:

Chris loves travelling with his daughter watching her play



KIMBERLY ANN SEGER

Vice President & Mortgage Loan Officer

kseger@svbt.bank

NMLS #1707457

FUN FACT:

Kim is a farmer's wife and grandma to four wonderful grandkids!



EMILY REXING

Vice President & Mortgage Loan Officer

erexing@svbt.bank

NMLS #1908381

FUN FACT:

Emily is a mom of 6 little girls and a Jennet named Dorothy from Kansas!



NATALIE J SMITH

Vice President & Mortgage Loan Officer

nsmith@svbt.bank

NMLS #1851036

FUN FACT:

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



KYLEE ECKERT

Mortgage Loan Processor

keckert@svbt.bank

FUN FACT:

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



ASHLEY LUEKEN

Mortgage Loan Processor

alueken@svbt.bank

FUN FACT:

Ashley's goal is to see all 63 of the US National Parks. So far, she's been to 7 of them!



TRACY LEE

Mortgage Loan Processor

tlee@svbt.bank

FUN FACT:

Tracy and her husband have a pumpkin business. They have over 2 acres of pumpkins planted and grow over 26 varieties of pumpkins!



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

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
- Post Frame
- Construction Loans
- First-Time Home Buyer

Contact one of our Mortgage Specialists 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.

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