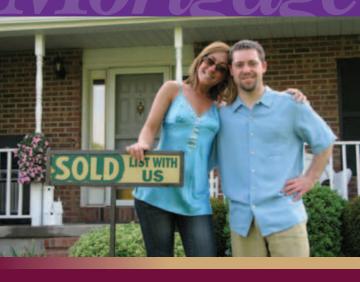
## **Mortgage** SERVICES



- **More Home Loan Choices**
- **Home Loan Application Checklist**



A Division of First State Bank

# Making Your Dream A Reality

Purchasing a home can be one of the most thrilling experiences of a lifetime. Whether you're a first-time home buyer, moving up to a larger home or refinancing your current residence, you'll find First State Mortgage is here to help you.

First State Mortgage lenders have the expertise – and will take the time – to personally lead you through the home loan process. From the day you apply for your loan, until you're unlocking the door of your new home, we'll be right there for you.

### **MORE HOME LOAN CHOICES**

- **Conventional** For more than 100 years, First State has been unlocking "home" front doors with a trusted conventional home loan. Conventional mortgages are offered with either a fixed-rate or an adjustable rate. *Fixed-rate mortgages* offer a homeowner the peace of mind and security of knowing the interest rate is secure throughout the life of the home loan. *Adjustable-rate mortgages* typically offer a lower starting rate which can be adjusted after one, three, five, seven or 10 years. Adjustable-rate mortgages can offer lower monthly payments which may make it easier for you to qualify.
- Interest Only Interest-only mortgages offer the flexibility to initially pay interest only on your home loan and keep your monthly mortgage payment low.



- First-Time Home Buyer First State Mortgage specialists excel in finding the best home loan for every family. For many years, customizing home loans for First-Time Home Buyers has been a driving force for our staff. First State Mortgage takes the time to listen and understand your situation. Our mortgage specialists can guide you through the many home loan choices available to your family. Whether you need a loan with a higher loan-to-value or have limited money for a down payment, we're here to customize a home loan specifically for your family.
- FHA Loans FHA Loans are home loans insured by the Federal Housing Administration. First State offers FHA Loans to qualified home buyers.
- Guaranteed Rural Housing Loans GRH Loans are guaranteed by a department with USDA and provide 100% financing with no monthly mortgage insurance payments for eligible and qualified borrowers.
- VA Loans First State assists with VA Loans. VA Loans are long-term loans guaranteed by the Department of Veterans Affairs. VA Loans offer 100% financing to eligible military veterans who qualify.
- THDA Loans Tennessee Housing Development Agency partners with First State to offer home ownership programs designed for low- and moderate-income families.

## Home Loan Application Checklist

If you are interested in a home loan from First State Mortgage, the following checklist is provided to assist you in preparing for the mortgage application interview.

- W2 forms (2 years) and current pay stub(s) covering most recent 30 days
- Employment addresses (2 year history)
- · Signed sales contract & legal description
- Latest 2 months bank statements (all bank accounts)
- . Open loans: addresses, account numbers, balance and monthly payment
- Real estate owned: loan numbers, addresses, balances and monthly payment
- Social Security number(s)
- If self employed, or if more than 25% of income comes from bonus, commission or overtime, provide 2 years' tax returns with all schedules and W2s
- Payment for credit report and appraisal

## **Mortgage Offices**

#### **Atoka**

Located inside First State Bank 11300 Hwy. 51 S. 901-840-1900

#### **Bellevue**

7114 Hwy. 70 S., Suite 105 615-662-0096

#### **Brownsville**

111 Peachtree Plaza 731-772-2343

#### Collierville

3607 South Houston Levee Road 901-853-6871

#### **Dyersburg**

Located inside First State Bank 2310 Parr Ave. 731-286-4474

#### Goodlettsville

Located inside First State Bank 300 Northcreek Blvd. 615-870-5253

#### Henderson

102 S. Cason 731-989-4122

#### Humboldt

Located inside First State Bank 2828 N. Central Ave. 731-784-1450

#### Jackson

Headquarters Office 480 Oil Well Road 731-660-4162

#### Knoxville

Located inside First State Bank 8351 E. Walker Springs Lane Suite 102 865-470-1122

#### Lexington

Located inside First State Bank 347 W. Church Street 731-967-0050

#### Nashville

1720 West End Avenue Suite 101 615-963-2237

#### Union City

Located inside First State Bank 100 E. Reelfoot Ave. Suite 2A 731-885-2223 731-587-9537

First State has full-service banking offices in Atoka, Brownsville, Collierville, Dresden, Dyersburg, Gallatin, Goodlettsville, Greenfield, Hendersonville, Humboldt, Jackson, Kenton, Knoxville, Lexington, Martin, Nashville, Rives, Sharon, South Fulton, Troy, Union City and White House.

Visit **www.first-state.net** for more information.



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