

Quarterly Focus: The Informed Homebuyer

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Send a personal e-mail by clicking on their name.

Our [Personal Loan Website](#) has more information.

Clues to the Informed Homebuyer

Today, there are a growing number of obstacles for homebuyers, including a higher credit standards and restrictions.

- Call your banker or housing agency & ask if they offer first-time homebuyer programs.
 - Know the difference between “pre-qualified” and “pre-approved.” Getting pre-qualified is a casual process where the lender tells you how much you should be able to borrow based on income, debt, and downpayment. Pre-approval occurs only after you actually apply for the loan and the lender gives you, in writing, the amount you can borrow.
 - Use the [SNBT calculators](#) to find out how much you can afford to borrow.
 - Choose the type of loan that makes sense for you – don’t be distracted by bells and whistles.
 - Obtain a copy of your credit report at least six months before you apply for a mortgage. This gives you enough time to challenge and remove errors and take care of anything that’s hurting your credit score.
- Bring important documentation from our [pre-loan checklist](#) such as:
 - o Current pay stub
 - o Recent W-2
 - o Bank statements (less than 60 days old)
 - o Copies of other debt, i.e. car loans, credit cards, student loans
 - o Proof of additional income or any other information that will help your banker positively evaluate your request

Some 4-letter words are good!

LOAN

4 years • 4.00% APR • \$4,000*

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* This limited time offer is subject to credit approval and SNBT standard underwriting requirements. The 4.00% Annual Percentage Rate is valid on loan advances of \$4,000 or more. Repayment period is maximum of 48 months, automatic payment from a SNBT checking account is required to receive special rate. Rates are subject to change without notice. Terms are subject to age and type of collateral. Other fees and restrictions may apply. Example: Payments on \$4,000 borrowed at 4.00% APR, would equal \$90.32 per month for 48 months.



Local Approval • Local Service • Local Payment

Convenient SNBT Locations:

Marinette
1820 Hall Avenue
(715)732-1732

Menominee
1111 10th Street
(906)863-2526

Oconto
101 Bralick Way
(920)834-7628

Financial Solutions from Advisors You Trust

The Stephenson National Bank & Trust 1820 Hall Avenue, Marinette, WI 54143

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