

## We match your qualifications with the lowest rate possible

We have a staff of over 30 trained professionals whose only job is to write home mortgages. We can provide you with an array of products designed to best suit your needs. We underwrite our own loans and have access to many specialized products. Because of that, our times for pre-qualification, approval, and closing are among the fastest in the industry. Mortgages are our specialty, and we understand the importance of your needs in the home buying or refinancing process.

### Our products include:

- Long-Term Fixed Rate Loans
- Low Down Payment Loans
- No Down Payment Loans
- Adjustable Rate Loans
- Construction Loans  
Extended Lock Options for Permanent Financing
- FHA/VHA Loans
- Rural Development Loans
- NIFA First-Time Homebuyer Loans
- Jumbo Loans
- Investment Property/Second Home Loans



### Mortgage Center Locations

<b>Columbus</b>	3100 23rd Street, Ste 25 402-564-1200
<b>LaVista</b>	9735 Giles Road 402-592-9888
<b>Kearney</b>	4511 Second Avenue, Ste 207 308-234-2220
<b>Grand Island</b>	714 North Diers Avenue 380-384-4644
<b>Hastings</b>	704 East Side Blvd 402-462-4662
<b>Lexington</b>	207 East Sixth Street 308-324-7115
<b>Lincoln</b>	4750 Normal Boulevard 402-489-3333
<b>Lincoln-East</b>	2901 South 84th Street, Ste 10 402-484-0363
<b>Omaha/Elkhorn</b>	20041 Manderson Street 402-493-7760
<b>Papillion</b>	7404 Olson Drive - Shadow Lake 402-339-2100

### Bank Locations

<b>West Point</b>	201 South Main Street 402-372-5147
<b>Omaha/Elkhorn</b>	20041 Manderson Street 402-289-0045
<b>Pender</b>	610 South Fourth Street 402-385-3200
<b>Walthill</b>	308 Main Street 402-846-5441
<b>Papillion</b>	7404 Olson Drive - Shadow Lake 402-339-2700

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# Mortgages



Let us help you with your mortgage needs



## Get started the easy way with a pre-qualification

Just getting started looking for that dream home? Let us pre-qualify you for a just-right mortgage. We can help you determine the types of mortgages for which you qualify. There are several government sponsored loan programs that help with your costs. We can help you determine the price range of home you can afford. We'll help you find the perfect home with a payment you can afford. Stop in and talk to one of our mortgage professionals - no obligation, no pressure.

## Building a new home? Try our extended rate lock program

- Conforming Conventional long-term fixed rate and Adjustable Rates
- Locked for up to 1 year with other terms available
- Various up-front options available
- Construction Loans available for New Construction

Because CharterWest is a community bank, we offer loans and mortgages of all types. Whether your borrowing needs are personal, commercial, agricultural, or for any other good purpose, we offer loans with a positive attitude, professionalism, and experience.

# Low down payment loan programs

## NIFA

CharterWest is one of the top lenders for loans subsidized by NIFA, the Nebraska state agency charged with assisting first-time home buyers. Let us show you how to make that dream home yours!

- As little as 3% down payment
- Financing options available for closing costs
- Community assistance available with income restrictions
- Gift, grants and unsecured loans allowed
- Owner occupants only
- Conforming loan limits apply
- Income restrictions apply

## FHA

- Low down payment (approximately 3.5%)
- No maximum income limitations
- 100% gift funds allowed
- Seller can contribute up to 6%
- Community assistance available
- Maximum loan amounts vary by county
- Owner occupants only
- 1-4 units eligible



**Apply for a mortgage online!**  
[www.charterwest.com/mortgages](http://www.charterwest.com/mortgages)

## Veterans Administration

- No down payment required for qualifying veterans
- Available on fixed and adjustable rates
- Flexible underwriting guidelines
- Seller can contribute up to 4%
- Gift funds allowed
- Owner occupants only

## Rural Housing

- No down payment required
- Annual mortgage insurance
- Sales price + closing costs can be financed up to appraised value
- Available on long-term fixed rate program
- Loans are not limited to first-time homebuyers
- Income restrictions apply

## Reverse Mortgages Available

- Tap your home's equity for cash
- Monthly income or lump sum payment
- Must be 62 or older to qualify
- No credit requirements

## Ask about our refinancing options

- Cash out some of your equity
- Lower your interest rate and/or payment
- Rates are low now - save while you can