

PFB Radio Waves

Did You Hear Robyn Edwards & Erik Schelling on WJOL's Will County Business Report Show?

Robyn and Erik covered "Preparing for Your New Home Mortgage Application." They reviewed the current state of the residential real estate market in Will County and what consumers need to do in preparation for the home mortgage loan process. Below are some of the key show notes:

- **Loan Pre-Qualification** - Erik and Robyn walked listeners through the application process including credit history review, income verification (pay stubs), cash reserves (bank statements), personal identification requirements (ID) and what to expect at the loan closing.
- **Product Options** - Discussion of conventional versus FHA mortgages and why you'll want to weigh those options.
- **Loan Amortization** - Which payment structure is right for your life situation? How long you plan to be in the home and work/family considerations all impact this important decision.
- **The Purchase Contract** - Once you agree to buy, discussion with our mortgage professionals helps you select the right mortgage product, lock-in the interest rate and cover the next steps to your closing day.
- **The reason why many local residents finance their home with PeopleFirstBank** - A community bank is well positioned to provide individual attention and service levels regional banks cannot deliver. PeopleFirstBank

customers work with one person from start to finish. After the loan closes, we're right down the street. If you have a question about your loan or need advice on any financial product or service, you can stop by the branch or call your banker. Many of our employees are local residents with a vested interest in seeing our customers succeed.

If you'd like to get more information on PeopleFirstBank mortgage loans or inquire about a home mortgage pre-qualification, please contact Robyn Edwards at 815-207-6206.

Tune in Next Month

The PeopleFirstBank Will County Business Report is on 1340 WJOL AM radio every Thursday from 9:00 to 9:30 A.M. The last Thursday of each month we focus on loan topics. Tune in next month to hear Les Gomora, Vice President of Lending and Jack Masterson, Executive Vice President of Lending discuss how to improve your cash flow.

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