

Home Loan Webinar

Presented by:

Landa Fick

AVP – Mortgage Business Development Officer

NMLS ID #2109458

Kristina Frank

AVP – Mortgage Business Development Officer

NMLS ID #439159

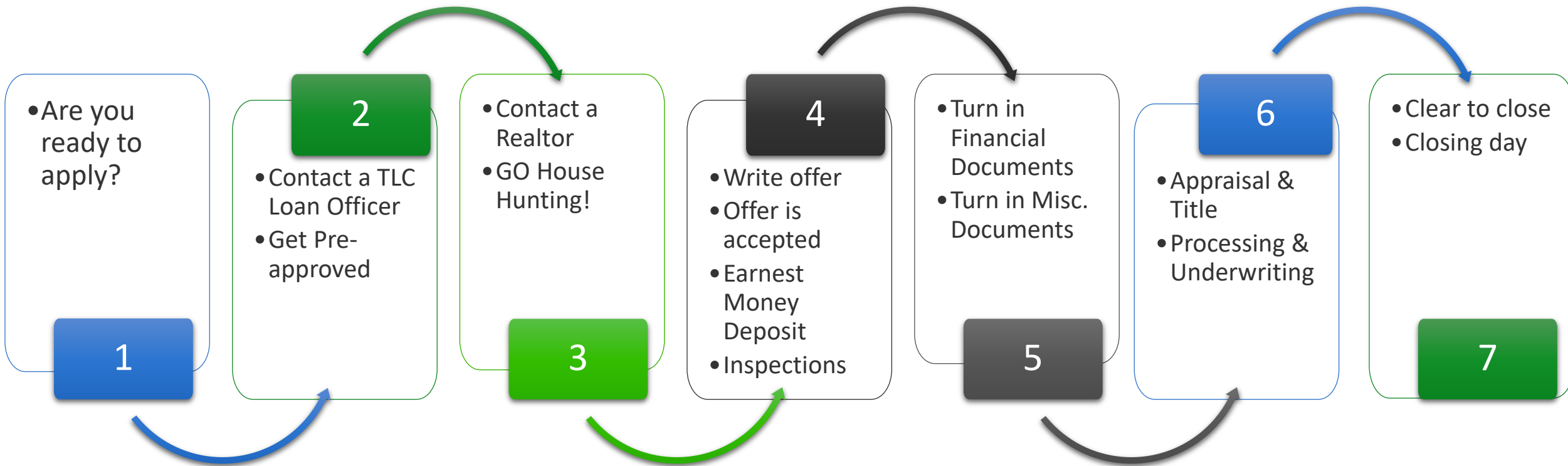
Lisa Lambright-Steele

AVP – Mortgage Business Development Officer

NMLS ID #562918



Home Buying Process



Ways to Get Pre-approved



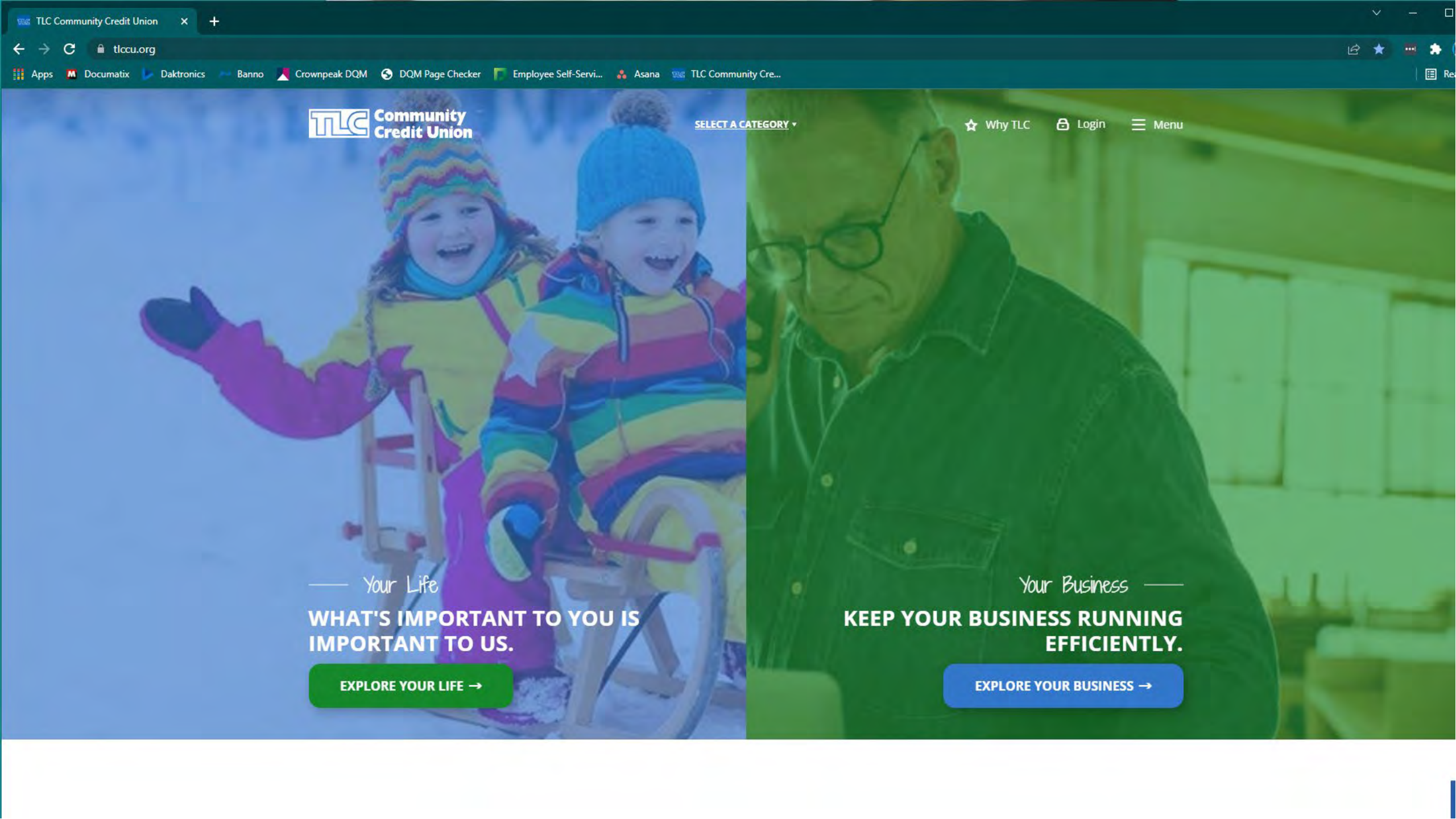
Schedule an
Appointment



Over the
Phone



Apply Online



— Your Life —
**WHAT'S IMPORTANT TO YOU IS
IMPORTANT TO US.**

EXPLORE YOUR LIFE →

Your Business —
**KEEP YOUR BUSINESS RUNNING
EFFICIENTLY.**

EXPLORE YOUR BUSINESS →

Types of Home Loans



Conventional Mortgages

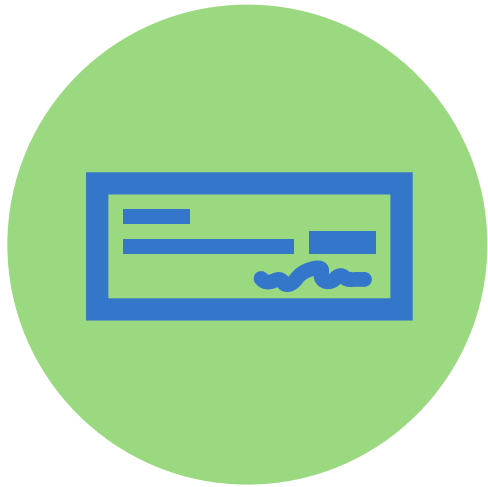
- Competitive Rates
- Low Closing Costs
- 3% - 5% Down Payment
- Must carry PMI (Private Mortgage Insurance)



First-Time Homebuyers

- No Down Payment
- No Upfront Fees
- No PMI (Private Mortgage Insurance)
- 2 – years of employment history

Home Loan Documents



**Paystubs Covering
30-day Period**



**Past 2-years
of W-2s**



**Monthly Bank
Statements**

Resources

TLC Website - Home Loan Page

- www.tlccu.org/your-life/borrow/home-loans

Home Loan Rate Details

- www.tlccu.org/your-life/borrow/home-loan-rate-details

Know Your Credit

- www.tlccu.org/know-your-credit

TLC Home Loan Experts

- www.tlccu.org/home-loan-experts

TLC Checklist & Guides

- [Home Loan Application Documents](#)
- [Property Condition Guidelines](#)

TLC Learning Center

- www.tlccu.org/your-life/spend-and-save/learning-center

Contact Us!



Kristina Frank

AVP – Mortgage Business
Development Officer
NMLS ID #439159

Dundee Office
(517) 266 - 4440



Lisa Lambright-Steele

AVP – Mortgage Business
Development Officer
NMLS ID #562918

Tecumseh Office
(517) 264 - 0416



Landa Fick

AVP – Mortgage Business
Development Officer
NMLS ID #2109458

Adrian – Main Office
(517) 939 - 9709