

## 5 Reasons to Use a Local Lender

**1. Consider the value of using a local lender who is right there in the community. This increases the level of accountability to you as a customer when dealing with your specific loan.**

*You have a person to connect with, someone who has been working with you during the entire process and with whom you can speak directly.*

**2. Consider the advantage to you of the local mortgage lender's appraiser's unique understanding of the local real estate market.**

*They know enough about this market to use proper comparable sales to establish value for your home loan.*

**3. Consider the local mortgage lender's ability to cut down on a lot of the hassles and frustrations that typically go along with the mortgage process.**

*When you work with a 'national' lender you simply become a number. If there is something wrong with your file, it will go to the bottom of your underwriter's huge stack of mortgage files. We can resolve potential file issues with our underwriters face to face.*

**4. Rely on their desire to maintain their local reputation to help make things work for you.**

*Reputation is everything! Local lenders have a tendency to go the extra mile to keep their customers happy.*

**5. Use the flexibility that a mortgage bank has.**

*Very few people realize that a local lender often has more flexibility with regard to finding the best product that works with your personal financial goals. There are a variety of reasons, but a big one is that a mortgage banker has access to multiple products from multiple investors*

