

## TARA JENKINS

Vice President, Mortgage Loan Officer

YOUR ROAD TO HOME

**LAKE RIDGE BANK!** 

to homeownership.

**OWNERSHIP BEGINS AT** 

Don't miss the opportunity to own

to learn how Lake Ridge Bank can

help you get started on your path

your first home. Contact Tara today

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NMLS #553630



Terms and conditions apply. Programs subject to change. Consult with our mortgage experts for the latest information.



YOUR HOME FOR **HOME MORTGAGES.** 

# BUYING YOUR FIRST HOME CAN BE HARD. LAKE RIDGE BANK CAN MAKE IT EASIER!

Are you a first-time homebuyer looking for affordable mortgage options to make your dream of homeownership a reality? Lake Ridge Bank has the perfect first-time mortgage solutions to help you get your first home!

# Lake Ridge Bank offers three programs designed to make buying your first home easier:

#### **WHEDA First-Time Homebuyer Program**

- Low down payment options
- Low cost fixed interest rate
- · Educational resources and counseling
- Down payment and Closing cost assistance available through WHEDA Easy Close

#### **Home Possible**

- Low down payment options
- Flexible credit requirements
- Competitive interest rates
- Down payment assistance programs
- Available for single-family homes, condos, and more

### **HomeReady**

- Low down payment options
- Homeownership education to prepare you for buying your first home
- Flexible income sources
- Lower mortgage insurance costs
- Ideal for low to moderate-income borrowers

#### WHY CHOOSE LAKE RIDGE BANK?

- Experienced mortgage experts
- Personalized guidance
- Quick and easy application process
- Competitive rates and terms
- First-time homebuyer support