



Big Enough to MATTER...Small Enough to CARE

Why **WOULDN'T YOU** use CBC National Bank for all your lending needs?

We are designed for speed and efficiency!

- ◆ We can give you same day pre-approval letters
- ◆ Your file goes to an underwriter FIRST! That way any "red flags" or issues are uncovered in beginning of the loan process so we're not scrambling to clear any problems just before a closing.
- ◆ We have the new CBC Express available for a quick closing.
- ◆ We have experienced underwriters and processors that communicate with me throughout the entire loan process.

More solutions for your conforming buyers!

- ◆ 80/10/10 on primary purchase. (some second home purchases eligible too)
- ◆ We offer portfolio loans! This also includes our portfolio "restart" program which offers a home loan just 1 day out of a short sale!
- ◆ Multiple properties financed, even on second home or investment purchases!
- ◆ FHA-203K— we can add \$30,000 to purchase price for minor remodeling or repairs (includes appliances, flooring, cabinets, windows, roof, etc.)

Options for your JUMBO buyers!

- ◆ Portfolio fixed and ARMs for the buyer who does not fit the standard Fannie Mae/Freddie Mac JUMBO program.
- ◆ Buyer can have their title held in LLC, Partnership, Corp, Trust, etc.
- ◆ Buyer has primary residence listed for sale and wants to purchase another primary, yet does not qualify with two payments. CBC has a solution we can qualify using only NEW payment.
- ◆ More than 4 properties financed-OK, can finance 10. Multi-family units over 4-no problem, can go up to 10.
- ◆ Common sense underwriting for unique or complicated income situations. Buyer can pledge liquid assets to receive higher LTV and use liquid assets to offset income.
- ◆ Client wants to purchase home with cash, but needs access to that cash immediately after closing. We have a solution – the client can qualify for a cash out refinance on a new home for same LTV they would have qualified at 1 day after cash closing!

CBC National Bank was established in 1999 and is a federally chartered bank, allowing us to lend in all 50 states.
We offer a variety of home loan programs to fit the need of almost every customer.

Contact me today for all your home loan needs!

Brad Bross

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