



Why Using a Local Mortgage Lender Matters

When it comes time to buy a home, there are many decisions that need to be made: what neighborhood to live in, determining a budget, which realtor you should use. The list seems endless. One of the most important decisions you will make, though, will be which mortgage lender you choose. Many people have taken to bigger banks, who advertise fast processing and have branches all over the U.S. Still, there are home buyers who want to utilize the convenience of online lenders, as everything is handled without ever having to set foot inside a mortgage lender's office. And while there are many options available, it might make sense for you to find a lender right in your neighborhood. Looking for a mortgage lender that is community-based could be more beneficial than you think.

Buying a home is one of the biggest purchases of someone's life, which is why it's important to make sure you consider all the options available. Here are some reasons why it makes sense to choose a local mortgage lender.

■ Reliability

When you are looking for a mortgage lender, one of the first things to ask is "Can I rely on this organization/company to meet my needs?" The last thing you want is to work with a lender who is difficult to get a hold of and is unresponsive. One of the best things about local lenders is that their main priority is making sure you close on time and with the ease and attention you deserve.

We want you to know that the Mortgage Planners at Blackhawk Bank are here to lead and guide you through the entire home buying process. When you're given a pre-qualification letter, you can feel confident knowing that you can rely on us to follow through. While you might start feeling overwhelmed or unsure about which approach to take, our Mortgage Planners will be there to help and support you, serving as a reliable source of information and leadership.

■ Personal Service

Another great benefit of using a local lender is the care and attentiveness that comes with personalized service. Our Mortgage Planners work tirelessly to make sure all the needs of their clients are met. From applying online and e-signing documents, to our modernized verification process, you will be personally led through your home mortgage process by a local expert who will make the process quick and easy.

Not only will you receive excellent service, but you will receive service that is personalized to you and your family. Need help understanding your credit score? Have a question about your taxes? Our Mortgage Planners are there, willing to guide you through the entire process.

■ Local Expertise & Processing

One of the biggest benefits of applying for a mortgage with a local lender is the local expertise and mortgage processing. Working with someone from your area and your neighborhood, who is passionate about the local community is much different than working with someone who may not have the full picture.

Here at Blackhawk Bank, all of our Mortgage Planners live in the communities that they serve, and most of our loans are serviced locally. This means you will receive knowledge from people who live in the same neighborhood as you and your family.

Additionally, because we service most loans locally, if any issues arise with your loan, our team is one phone call or visit away to quickly answer your questions. Our loan operations department has the knowledge to help lead and guide you through any issues you may have.

We know that there is a lot that goes into buying a home, and we want you to make the best decision for you and your family. Want to learn more about how Blackhawk Bank can help you? Learn more on our mortgage website or contact us today!