

YOUR GUIDE TO **HOMEOWNERSHIP**



Moore Mortgage Team





MEET YOUR TEAM

LOCAL



Brian Moore

Sales Manager, Sr. Loan Officer

✉ brian.moore@leaderbank.com

call / text 508-250-1376

For over twenty years, Brian has helped thousands of families make important home financing decisions. He has in-depth knowledge of the local market and creative financing solutions. Brian brought his daughter, Alli, into the business in 2020 to bring a multi-generational approach to their personalized mortgage process.

Allison Moore

Loan Officer

✉ allison.moore@leaderbank.com

call / text 508-450-9794

Specializing in homebuyer education and community outreach, Alli brings a new perspective to home financing services. She constantly investigates new opportunities for clients to achieve their short- and long-term goals through homeownership.



Holden Residential Lending Office
61 Boyden Road, Suite 2 Holden MA 01520



HOME is a family business. Our family has in-depth knowledge of the local real estate market after years of investing in property locally, buying, renting, selling, and being active members of our community.

Leader Bank brings an unparalleled level of efficiency to the mortgage process, with competitive interest rates, a large variety of products and top of the line technology. Our team is dedicated to streamlining the mortgage experience for you and providing you with exceptional mortgage education to make informed decisions.

You deserve to feel confident in your home financing, and to focus on the joyous moments in finding your new home!

WELCOME



HOME-BUYING TIMELINE

1

Start Home Search

- Obtain pre-approval*
- Determine personal budget
- Hire a real estate agent
- Discuss “wants vs needs”
- Tour homes

2

Negotiations

- Write an offer to purchase
- Negotiate terms of offer
- Happy? Accept the contract!
- Consider having an attorney review your Purchase & Sale Agreement.

3

Loan Processing Starts

- E-Sign Initial Loan Disclosures
- Provide updated documents as requested
- Make Earnest Money Deposits (Part of your down payment!)

4

Loan Approval

- Obtain inspections, home insurance, and appraisal
- Lock your interest rate
- Title search performed by attorney
- Your file is reviewed by Underwriting

5

Finishing Touches

- Receive final Closing Disclosure
- Closing documents sent to title company
- Prepare funds for closing with attorney guidance

6

Closing!

- Attend final walk-through with real estate agent
- Go to closing to sign documents with valid, government issued ID
- Get the keys and move in!

*Pre-approval is based on a preliminary review of credit information provided to Leader Bank which has not been review by Underwriting. Final loan approval is subject to a full Underwriting review of support documentation including, but not limited to, applicants' creditworthiness, assets, and income information, and a satisfactory appraisal.

Introducing Leader Bank

Founded in 2002, Leader Bank is a Massachusetts-based entrepreneurial financial institution that approaches banking differently. The core tenets of Leader Bank include client services, exemplary products, and innovation to meet the needs of its clients. Leader Bank's best-in-class staff has been at the forefront of supporting the bank's rapid growth and client-oriented solutions, as the bank has continued to expand its commercial and retail products and solutions over the last two decades. Leader Bank is a committed corporate citizen and prides itself on partnering with and supporting philanthropic organizations.

Leader Bank by the Numbers:

- **\$4.44 billion** in assets
- **\$3.65 billion** in deposits
- **\$1.75 billion** in residential loans in 2023
- **Third Largest Small Business Administration** lender in Massachusetts among banks <\$5 billion in assets
- **Third largest residential mortgage lender** in Massachusetts
- **Largest home purchase lender** among banks in Massachusetts



**Boston Business
Journal Corporate
Citizenship Award**



**The Boston Globe
"Top Places to Work"**



**BauerFinancial, Inc.
5-Star Safety Rating**



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Ask us about Leader Insurance!



Here's what you need to know

What does "pre-approved" mean, exactly?

- A pre-qualification is usually provided by a website based on estimates you provide.
- Our team only issues true pre-approvals that have been verified with documentation. This is why many Realtors will prefer a documented pre-approval* letter from buyers!
- There is no cost and no obligation to getting pre-approved. Mortgage consultations are always complimentary!

What are the benefits of homeownership?

- Financial stability for health and wealth building
- Unlocking the power of equity
- Possibility of qualifying for federal tax deductions**
- Ability to increase your home's value with renovations or upgrades
- Pride and security in your living situation

How do I determine my budget?

- Factors that affect your financing include:
 - Debt-to-Income (DTI)*** ratio
 - Employment or Educational History
 - Assets (aka your savings!)
 - Debt
 - Credit
 - Affordability
- Decide on a goal for your monthly payments
- Decide on a goal for your total cash-to-close, including closing costs and your down payment. Remember to consider other moving expenses!

"Brian & Allison were an amazing team to work with! We found them both to be genuine, educational and **incredibly responsive** throughout our entire experience with them. They made a new, intimidating experience for us feel **easy and smooth!**"

- Brian + Ellie E., via Google

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Pre-Approval for First-Time Homebuyers



Congratulations on taking the initial steps on the journey to buying your first home! One of the most important things first-time homebuyers should do is to get pre-approved for a loan early in the homebuying process.

Ensure you don't miss out on a home you love!

Below are some important things to keep in mind about pre-approval:

- Pre-approval will help you learn what type of loans or down-payment assistance programs you may qualify for, what loan amount you may be eligible for, as well as provide you an accurate budget for your house hunt and estimate of future monthly payments.
- If you are ready to start looking at homes, it's time to start the pre-approval process. Leader Bank can provide same day pre-approval once all the required documentation is submitted.
- Pre-approval involves verification of important documentation including paystubs, credit reports, tax forms, and asset statements.
- Don't worry – the pre-approval and mortgage application process only have a small and temporary (if any) impact on your credit score.
- Pre-approval involves a hard-pull of your credit history, resulting in a tri-merge credit report that is valid for 120 days.
- Getting pre-approved early will help make sure you're prepared to make a competitive offer on a home you love as soon as possible. Waiting to start the application process may cost you the home you want!



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Have you heard the rumors?

These mortgage myths often delay renters from investing in a home. Many people think their credit is insufficient, and that they don't have enough savings. Don't procrastinate talking to a loan officer! We are a FREE resource for you to learn about first-time buyer programs, local grants, down payment assistance* and the overall process!

"I have too many student loans."

MYTH! Your debt-to-income ratio is calculated with your monthly payments, not your total debt.

"I don't have enough for a 20% down payment, and I don't want to pay for mortgage insurance."

MYTH! Most first-time buyers have a down payment between 3% - 5%. There are also a number of programs with zero down payment. Mortgage insurance is a small portion of your monthly payment, isn't always permanent, can sometimes be waived, and avoiding it simply delays your time spent building equity.

"I don't have a perfect credit score."

MYTH! There are mortgage programs that provide additional flexibility in credit requirements. We can also help you understand your unique credit profile, and help you learn how to strengthen your credit over time! Odds are you don't know your actual credit score for mortgage qualification purposes. Most websites that tell you scores use different algorithms than our credit reports.

"It was great working with Brian when buying our new house! I am very pleased with his **dedication** and hard work and would recommend him to anyone who is looking to buy a house. He was **very knowledgeable** and made the process smooth."

- Kelly G., via Google

*Down Payment Assistance (DPA) program eligibility subject to program stipulations, qualifying factors, applicable income and debt-to-income (DTI) restrictions, and property limits. Leader Bank is not affiliated with any government agencies. These materials are not from HUD or FHA and were not approved by HUD or a government agency.



We've got options!

Conventional

- Minimum 3% down payment for first-time buyers
- Lower interest rates for borrowers with strong credit
- Fixed- or adjustable-rate loans

FHA

- Minimum 3.5% down payment
- Flexible credit and debt-to-income ratio requirements
- Upfront and permanent mortgage insurance

Jumbo

- Non-conforming product for loans greater than the conventional limit
- Primary residence or second homes
- Fixed-rate or adjustable-rate loans

VA

- 0% down payment options** for qualified Veterans and surviving spouses
- No private mortgage insurance (PMI)

USDA

- 0% down payment
- Improved rates
- Flexible credit requirements
- No private mortgage insurance (PMI)

MassHousing

- Down payment assistance** available for qualified buyers

Licensed in 48/50 states, we can help you no matter where you go!

**A down payment is required if the borrower does not have full VA entitlement or when the loan amount exceeds the VA county limits. VA loans subject to individual VA Entitlement amounts and eligibility, qualifying factors such as income and credit guidelines, and property limits. Leader Bank is not affiliated with any government agencies. These materials are not from VA, HUD or FHA, and were not approved by VA, HUD or FHA, or any other government agency. **Down Payment Assistance (DPA) program eligibility subject to program stipulations, qualifying factors, applicable income and debt-to-income (DTI) restrictions, and property limits. Leader Bank is not affiliated with any government agencies. These materials are not from HUD or FHA and were not approved by HUD or a government agency.

Document Checklist

The list of required documents varies based on your type of employment and income, your loan scenario, and the type of mortgage you are applying for. This is a general list of documents typically requested in the pre-approval process. At any time during the mortgage process, our Underwriting team may request updated documentation. The items in this list are not required to apply but may be required later in the process. *

- Two most recent official paystubs showing year-to-date (YTD) earnings
- Two most recent years of W2 forms (or applicable income tax forms)
 - For self-employed borrowers: 1099 Forms, and/or signed Federal Tax Returns for the past two years (personal and business if applicable), and/or year-to-date Profit & Loss statement (for business is applicable).
- Two most recent official bank statements for accounts being used to fund your home purchase. Please know that per federal law, large deposits may need to be explained or sourced and verified.

Additional documents may include:

- Statements for 401(k)s, stocks and other investments (most recent)
- If Veteran: Veteran DD214 or Veteran Reservists DD256
- If applicable: Divorce Decree or Separation Agreement
- If relocation is financed by employer: Relocation Agreement
- If you receive other monies: Documentation supporting monies received from Social Security/retirement/disability, i.e., copies of direct deposit bank statements, awards letter and evidence that income will continue for at least three years.
- If you own other properties: Copies of leases, mortgage statements, homeowners insurance, and property tax statements.

TIP! When submitting documents, please be mindful that documents should be legible and complete. Yes, we even need to include the pages that say “this page left blank intentionally.”



*Additional documents may be required initially during the underwriting process.

Tips for Self-Employed Homebuyers

There are a few things to keep in mind when applying for a mortgage as a self-employed homebuyer....

- Required self-employment documents include 1099 forms (if applicable) as well as signed Federal Tax Returns (for both personal & business taxes).
- Have your profit and loss statement updated and ready for submission!
- If you are considering a home purchase, it's a good idea to start detailed bookkeeping at least two years in advance.
- Remember, the amount of income reported on your taxes is the amount of income we are allowed to consider for your loan application!



Brian and Alli were an absolute pleasure to work with! They took the time to answer all our questions and **walk us through everything** that was foreign to us when it came to home buying and the mortgage process. The home buying process can be stressful and chaotic but they were quick to reassure us that they would be there every step of the way (and they were!). They both offer great advice and are always **easy to get a hold of** if you have any questions (lord knows we had lots). I only have high praise for this father-daughter mortgage duo and highly recommend taking advantage of their expertise! - Veronica S., via Google

Credit 101

Your credit score is a numerical representation of your statistical likelihood to repay the credit that is extended to you. A credit score is a snapshot of a specific moment in time but can and will change with new actions and the passage of time.



Credit Score Breakdown

Payment History = 35%

- On-time or late payments
- Length of positive credit history
- Severity and quantity of delinquencies

Amount owed = 30%

- Too many credit cards with balances can lower a score

Length of credit history = 15%

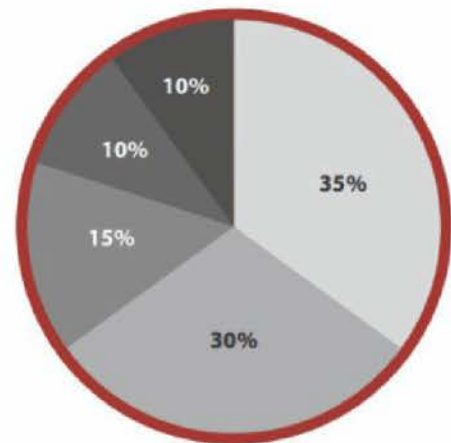
- The longer the history, the better
- How long have your credit accounts been established?
- How long has it been since you used certain accounts?

New credit = 10%

- Research shows that opening several credit accounts in a short period of time represents greater risk, especially for people who do not have a long-established credit history

Types of credit in use (healthy mix) = 10%

- Example of ideal credit mix: two installment loans, three revolving accounts with balances, balances on revolving debt below 30% of high credit amount, and lastly; no collection accounts, public records, foreclosures, or late payments



Tips for Maintaining Favorable Credit Scores

- **Monitor your credit.** Order a copy of your free credit report from each of the three major bureaus annually from www.annualcreditreport.com.
- **Pay all of your bills on time or early.** Even a 30-day late notice on a small credit card can have a significant impact on your scores.
- **Don't cosign loans.** Their late payments are your late payments and will negatively impact your credit scores.
- **Avoid using more than 30% of your balance each month.**
- **Don't close old revolving accounts no longer in use.** It helps your scoring when accounts are open with zero balances.
- **Don't extend open new accounts unless absolutely necessary.** Inquiries may or may not affect your score depending on the rest of your credit history.
- **Report fraud immediately.** If you find yourself the victim of fraud, immediately contact the credit bureaus, the credit card companies, banks and the FTC at www.ftc.gov.



Note: Please know that you may be contacted by competing lenders immediately after we pull your credit because the major credit bureaus may legally sell your information. Here's how you can STOP this from happening to you. Go to optoutprescreen.com or call 1-888-5-OPT-OUT (1-888-567-8688) to opt out for five years or permanently. The major credit bureaus operate the phone number and website. Requests to opt out are processed within five days, but it may take several weeks before you stop getting prescreened offers. This is because some companies may have gotten your information before your opt out request was processed. Go to donotcall.gov or call 1-888-382-1222 from the phone you want to register. If you register your number at DoNotCall.gov, you'll get an email with a link you need to click on within 72 hours to complete your registration. It can take up to 31 days for sales calls to stop.

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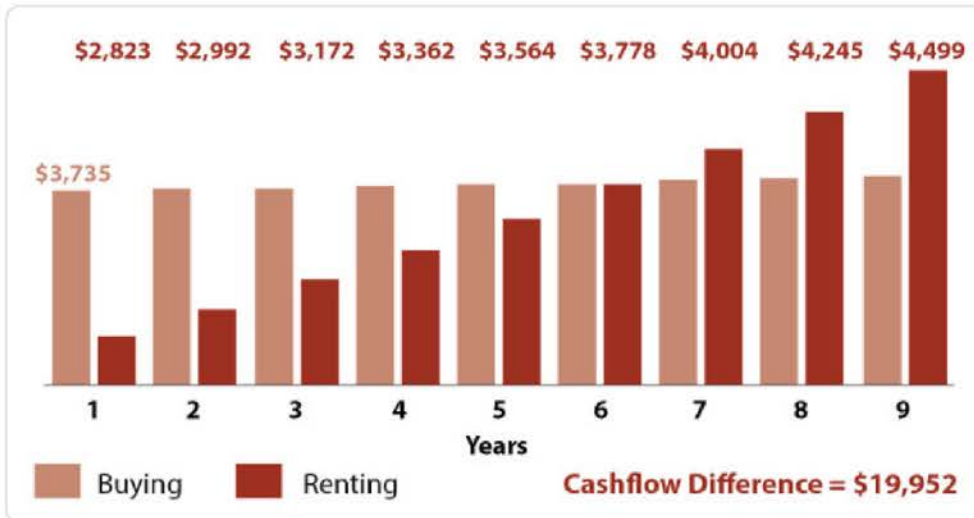


Down Payment: Tips for Saving

- Automate your savings! Open a savings account and ask your employer to deposit a fixed amount every time you get paid.
- Save your extra money from gifts, tax refunds, cash-back benefits, bonuses, etc.
- Save your spare change! There are many banks and savings apps that will round up your card purchases and deposit the difference to your savings account.
- Use your car! Driving safer typically leads to more affordable insurance. If you are paying off an auto loan, check for refinancing options to pay less on interest.
- Get an annual insurance quote to compare renewal rates.
- Set a personal budget and stick to it!
- Avoid using your other savings such as your emergency fund or retirement savings. After you purchase your home, you'll want to have savings leftover in case of any unexpected costs, personal emergencies, or emergent repairs in your home.

Buying vs. Renting

Tired of paying rent? Start investing in your financial future - and not your landlord's. Leader Bank offers a flexible financing program for first-time homebuyers to make purchasing a home as easy as possible. Advantages include a lower down payment, lower interest rates and reduced closing costs. Below is an example of cost differences based on a \$500,000 purchase price in Middlesex county, MA:



Benefits of Owning

- Mortgage payments help build equity in your home
- Homeowners may qualify for tax deductions*
- Renovations could increase your home's value
- Eventually sell for a profit

Gain through Appreciation **\$301,944**

A \$500,000 home, using the Forecasted appreciation rate of 5.39%, would be worth \$801,944 after 9 years.

Equity Through Amortization **\$64,036**

The original loan amount (\$450,000) minus the remaining principal balance (\$385,964).

Tax Benefit **\$7,278**

Based on a tax bracket of 22%*. This shows the additional benefit above the standard deduction.

Loan and monthly payment buying scenarios used for informational purposes only and does not reflect actual terms of loan offered. This document should not be construed as investment or mortgage advice or a commitment to lend. Your results may vary. There are no guarantees, promises, representations and/or assurances concerning the level of accuracy you may experience. For actual and current terms and rate information, please contact your lender directly. APR of 6.043% assumes a 5.990% simple fixed interest rate assuming \$2,000 in fees included in APR. Monthly principal and interest payment shown above based on a fully amortizing fixed rate loan of \$450,000 with 360 monthly payments. Scenario based on a FICO score of 800. Monthly expenses are estimates only; your payment may be greater. *Lender is not a tax consultation firm. Please seek advice from a tax professional. Source: MBS Highway 2/6/23.



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Is now the best time?

The best time to buy is when you are ready! We're happy to discuss the current market conditions and rates with you. Trying to "time the market" is pretty much impossible. There are pros and cons to buying in any market. Instead, ask yourself, "is now the right time to become a homeowner?"

Homebuying terms to know:

Appreciation: The increase in your property's value over time.

Closing Costs: The expenses, in addition to the price of the property, that buyers and seller normally incur to complete a real estate transaction.

Down Payment: The amount of money you put towards the purchase price.

Equity: The difference between your home's fair market value, and the outstanding balance of the liens (aka your mortgage) on the home is your equity. For example, if your home is worth \$100,000 and your mortgage balance is \$40,000, you have \$60,000 in equity. There are many ways to use home equity to build wealth, including paying off other high-interest debts, or making home improvements.

Earnest Money: The funds you write checks for when your offer is accepted and you are "Under Contract," which will be put towards your down payment and closing costs.

Interest Rates: Mortgage interest rates fluctuate daily and are impacted by many factors.

Escrow Account: Your loan servicer will pay your home insurance and property taxes annually for you! You'll make initial payments into this account at closing, for this purpose. You'll also make 1/12 payments monthly to fund this account.



How does this work?

As you find homes you'd like to make offers on, we update your numbers based on property specifics. We provide you with updated worksheets that show a breakdown of closing costs and monthly payments based on various loan scenarios, loan programs, purchase, property taxes, and more!

Your buying power may adjust based on a handful of variables, but we've got you covered!

We are convinced that Brian Moore is the best loan officer around! It was an absolute pleasure to work with Leader Bank. Brian and Allison were always there to answer any questions we had. Truly **put our minds at ease**. Would recommend to anyone looking to buy a home!

- Brianna R., via Google



What are closing costs?

In addition to down payment, there are other fees involved with buying a home that are due at the time of closing. These are incurred for the services of various real estate and lending professionals when transferring ownership of a property. In Massachusetts, closing costs are typically about 3-5% of your loan amount. Your closing costs will vary depending on several factors, but typically include:

- Origination Fee
- Appraisal
- Verification Fee
- Credit Report Fee
- Flood Certification
- Discount Points
- Prepaid Interest
- Homeowners Insurance Premium
- Property Taxes
- Attorney Fees
- Recording Fee
- Survey Fee
- Title Insurance
- Title search
- Courier Fee

We choose to go to Brian because he has a great reputation. We are so happy we did! Brian was **responsive all of our questions and concerns**. And we had a lot! He patiently guided us through the process of **choosing the best mortgage options** for us. Brian also had recommendations for exceptional professionals that we needed to close on our house and buy another. We could not be happier with our experience with him.

- Melissa B., via Google

Common Homebuyer Mistakes to Avoid

- Not consulting with a lender or real estate agent early in the process.
- Not getting pre-approved before shopping for homes.
- Making a large purchase or opening a new credit card during the loan process, such as buying a new car or new furniture.
- Quitting job during the loan process or changing pay structure.
- Moving large amounts of money in and out of accounts during the loan process.
- Missing bill payments or closing credit or asset accounts during the loan process.
- Maxing out your comfortable monthly budget on your mortgage.
- Spending all your savings, and forgetting about additional costs involved such as moving, renovations, or upgrades.



DOs and DON'Ts of the Mortgage Process

DO

- Let your lender know if any information you provided changes (address, job, salary, properties owned, etc.)
- Keep records of all bank transactions, especially large transfers from one account to another.
- Get a Homeowners Insurance quote as soon as you are under agreement.
- Protect your credit scores and stay on top of any changes that may impact your loan.
- Keep track of passwords you set up with the bank to access electronic documents.
- Contact your Loan Officer with questions or concerns throughout the loan process. We are here to help make this journey easier!

DON'T

- DON'T change jobs. Switching jobs, becoming self-employed, quitting your job, or moving to part-time can impact your approval.
- DON'T make large deposits or transfers into your bank accounts. All deposits must be sourced and documented. Cash deposits can't be used to qualify.
- DON'T consolidate credit cards, open new lines of credit, or co-sign someone else's loan. These can negatively impact your debt-to-income and loan approval.
- DON'T have family members or friends pay your down payment without speaking to your Loan Officer.
- DON'T spend money allotted for your closing costs. The Loan Estimate you receive is an estimate and can change prior to closing.
- DON'T procrastinate providing your Loan Officer the necessary documents to complete the process. The earlier the better!



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 **LeaderBank**





NEXT STEPS



- Schedule a mortgage consultation! We're happy to accommodate your schedule, past the 9-5 and on weekends. We can meet in person, over the phone, or on a video call.
- Start the pre-approval process with an online application. You can do this at ANY time! Scan the QR code when you're ready.
- Connect with us on social media (@mooremortgage on Instagram) or check our Google reviews!
- Alli's personal cell is 508-450-9794, you can call or text any time!

you got this!



THEN YOU'RE A **HOMEOWNER!**



now what?



New Homeowner Checklist

Housekeeping, Maintenance, Records

- Address any items from the home inspection that did not have to be resolved before closing.
- Cleaning and painting.
- Purchase a fire extinguisher + set a reminder to replace on the expiration date!
- Change the locks and have new keys made!
- Service and clean HVAC units.
- Check oil tank level (if applicable).
- Check exterior waterspouts for winterization (if applicable).
- Test CO and smoke detectors. Don't forget to give your local fire department your contact information!
- Check the water heater, and adjust the temperature as desired!
- Start a home binder with important documents, including your closing packet, deed, and disclosures. Keep this in a safe place, such as a fireproof safe. Consider keeping receipts and records of all home improvement projects to document that value you're adding.
- Send change of address notifications.
- Update your driver's license and voter registration (if applicable).
- Make a plan to build up your emergency savings for unexpected maintenance or repairs!

Things to watch out for:

- Warranty solicitors and other spam mail, read the fine print!
- Transfer of loan servicing. Don't worry, we're always your main point of contact for any mortgage questions!

Residential Savings Account

A Leader Residential Savings account provides eligible mortgage clients with a special rate to get the most out of your hard-earned savings as you settle into your new home.



6.00% APY* on balances up to \$250,000

Clients who meet the rate qualification criteria can also receive unlimited reimbursement of ATM fees on their associated checking accounts.

To qualify for 6.00% APY* you must:

- Have closed on a mortgage or HELOC with Leader Bank on or after January 1, 2017
- Open or maintain an active checking account with Leader Bank**
- Maintain \$10,000 minimum average balance in Leader Bank checking account AND receive minimum \$1,000 in direct deposits per month
- Sign up for eStatements

Even if you don't qualify, we've still got you covered!


4.00% APY*

Enjoy no monthly fees, access to free online and mobile banking, all with Leader Bank's signature personal touch.



To open a Residential Savings account, email depositaccounts@leaderbank.com or scan the QR code below and schedule a time to connect with our team.



 Member **FDIC** *Annual Percentage Yield (APY) effective as of 4/10/2024 and subject to change after account is opened. 5.84% interest rate. To be eligible for 6.00% APY for a given statement cycle, clients must meet all of the following criteria for the preceding statement cycle: receive a minimum of \$1,000 payroll direct deposit and maintain a \$10,000 minimum average daily balance in the Leader Bank checking account associated with the account and enroll in eStatements. When these criteria are met, then the interest paid in the next statement cycle on balances of \$250,000 or less is 5.84% with an APY of 6.00%; an interest rate of 3.93% with an APY of 4.00% will be paid only for that portion of your daily balance that is greater than \$250,000. The APY for this tier will range from 4.00% to 6.00% depending on the balance in the account. If you do not meet the above criteria in the previous statement cycle, you will be paid 3.93% with an APY of 4.00% on the entire balance in the Residential savings account. Accounts for any client who does not meet the requirement of having closed on a mortgage or HELOC with Leader Bank or where the client has not opened or maintained an active checking account Leader Bank as set forth above may be converted to a standard Savings account at current interest rates (1.00% APY as of 4/10/2024) in Leader Bank's sole discretion. Fees may reduce earnings. Promotion available only for new money deposited; money transferred from an existing Leader Bank account is not eligible. Limit one account per household. ** To qualify an active checking account, the account must have at least one transaction posted in the previous ninety (90) days. Lender NMLS# 449250.

One-Stop Shopping at Leader Bank

Leader Bank is proud to offer a full suite of innovative banking and lending solutions for both you and your clients! From home loans to competitive deposit rates to qualified intermediary service, Leader Bank has you covered!



Leader Bank Products and Services Include:

Residential Loans

- Conforming, Government, & Jumbo Loan Programs
- Second Home and Investment Property Loans
- Fixed and Adjustable-Rate Programs
- Second Mortgages
- Home Equity Lines of Credit
- Non-Warrantable Condo Lending Solutions
- Lending in 48 States

Commercial Loans

- Business Loans and Lines of Credit
- SBA Lending and Lines of Credit
- Commercial Real Estate Mortgages

Business Banking

- Business Checking, Money Market & Savings Accounts
- Digital Escrow Services
- ZRent and ZDeposit Property Management Solutions
- Startup & VC Fund Banking Services
- Remote Deposit Capture
- IOLTA and Attorney Deposit Accounts

Personal Banking accounts & services

- Digital Banking
- CDs
- Checking Money Market & Savings Accounts
- Student Checking
- Elevate Concierge Banking

- 1031 Exchange and Qualified Intermediary services
- Purchase Pass – Fully Underwritten upfront commitment letter
- Deposit Specials for Qualifying Clients, including Residential Lending Clients

If you have any questions about the products or services listed above or about how I can help your clients achieve their homeownership goals please don't hesitate to reach out!



Holden Residential Lending Team

61 Boyden Road, Suite 2, Holden, MA 01520

www.leaderbank.com



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Leader Bank NMLS# 449250. All loans subject to credit approval. Terms and conditions may apply.

Keep us in mind!

As mortgage advisors, we are deeply passionate about supporting families in building multi-generational wealth. We are committed to our clients for life, long after closing. We'll check in after a year to make sure you are happy with your home and your mortgage. You are always welcome to use us as a resource, and we welcome home financing questions from you and your loved ones. In the future, should you ever need to refinance, or refer a mortgage loan officer, we would greatly appreciate you keeping us in mind. We are committed to helping you achieve your goals, and will continue to go above and beyond for our clients. Your homebuying experience is just the beginning of life in your new home. We're here to help you enjoy the journey and focus on your family throughout the move.

In the future, you may look to purchase a second home, investment property, or refinance, our team is here to help.

We can also be a resource to connect you with other helpful professionals, including:

- Real Estate Agents
- Estate Planning Attorneys
- Insurance Agents
- Divorce Attorneys, and more!



Ready to get started? Scan this QR code to start our secure, online application.



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