

# 10 REASONS TO

Choose Sawby Construction's Local Preferred Lender



CMG HOME LOANS

Buying a home doesn't have to be stressful. Work with Sawby Construction's preferred lender, CMG Home Loans, for a better mortgage experience.

## What you get when you work with CMG Home Loans:

### 1 | 3% OF BUYERS CLOSING COSTS FROM SAWBY CONSTRUCTION\*

As a buyer of a Sawby Construction Home, you will receive an incentive of 3% of the sales price as a Seller Credit towards Closing Costs and/or any temporary buydowns when financing is obtained through Scott Unger at CMG Home Loans.

### 2 | RATE REBOUND ELIGIBLE

Rate Rebound by CMG Home Loans lets you buy now and if the market rate drops within the next 5 years, you can refinance to a lower rate with **NO LENDER FEES, WAIVED APPRAISAL, CREDIT REPORT COSTS, & GET A \$1,000 CREDIT FOR OTHER COSTS\***.

### 3 | WE'RE EXPERIENCED

Over the years we have closed a lot of loans for Sawby Construction's Buyers. This creates an efficient process that eliminates surprises. We know your neighbors and we know the neighborhood. We add the personal touch a big bank can't, we will close your loan on time & communicate with you along the way.

### 4 | WE KNOW SAWBY CONSTRUCTION'S COMMUNITIES

We keep up with community trends and we know what to expect in our area. Our local panel appraisers are familiar with these trends and are knowledgeable of the community amenities.

### 5 | LONG TERM RATE LOCKS

Keep your mortgage rate locked in for up to 12 months while your home is being built and take advantage of float down options if rates improve at the end of construction.

### 6 | AVAILABLE

It might sound funny, but we're different than our competition because we answer our phones, nights & weekends don't matter. We are here for you!

### 7 | DOWN PAYMENT ASSISTANCE

We offer numerous down payment assistance programs including our proprietary HomeFundIt™ platform.

### 8 | INNOVATIVE MORTGAGE PRODUCTS

Including the All In One Loan™ — a leading mortgage product that applies mortgage payments to your principal first and allows you to access equity whenever you need.

### 9 | REINVEST IN YOUR COMMUNITY

You buy local fruits and vegetables, why not get your home loan local too? Every loan we close is an investment in our growing community, and we can't wait to share that excitement with you.

### 10 | REFERRALS AND REPUTATIONS

Don't just take our word for it, look up CMG Home Loans Kennewick on Google to see what people are saying about us!

Scan here to get started!



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