

# Own a home in Omaha – up to 100% financing.\*

*Call Michele to  
learn more!*



## What makes our mortgage program so unique?

We know you're a busy professional. Because of your respected occupation, we're able to offer you this exclusive benefit. With Belay Bank's Professionals Mortgage Program, we're able to offer you this convenient, no-hassle mortgage loan product.

## Why did we choose to start this program?

Belay Bank has recognized the need for a program that allows professionals in the medical field the opportunity to close loans based on current and/or contracted guaranteed employment and income levels. We realize your desire to secure a home for you and your family prior to a career change, move or re-location. What would be better than having your home established prior to starting new employment? Talk about taking the stress out of your move!

## Why Choose Belay Bank?

**Flexible downpayment options!** Finance up to 100% on loans up to \$300k

**Peace-of-Mind!** With Belay Bank's Professionals Program, you're able to secure a home for you and your family – without the worry of providing past earnings history\*. And we service our loans. You'll be a client for life.

**Personal Touch!** One point of contact. You'll never wonder who you should call with questions.

**Great Rates!** It's not too late to get a great rate on your mortgage. Contact a local Belay Bank Mortgage Loan Consultant today for our current low rates.

Let the highly-trained professionals at Belay Bank walk you through the process, so you can focus on what you do best.

## \* Program Guidelines:

- Low down payments available - including zero downpayment up to \$300k. No Private Mortgage Insurance.
- Bank Portfolio, ARM.
- Attached/Detached SFR's and PUD's.
- 700 minimum FICO score. No derogatory credit in the prior 12 months.
- Available in footprint states only.
- Owner-occupied residence only. No second homes are eligible.
- Borrowers must establish automatic payment withdrawal from a checking account prior to closing.
- Borrower must start employment within 30 days of closing.
- Employment must be verified with fully executed, accepted, non-revocable contract.
- Two-year history in line of work must be verified and documented. Education in field of employment for prior two years acceptable provided it was in the field of employment.



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