

MORTGAGE

The right mortgage is everything.

We can help you find the loan that fits your life and goals.

Whether you're a first-time buyer, refinancing your existing home, or finally buying the home of your dreams, we have the financing to help you do it. With years of experience, the Ent Mortgage Team is ready to get you settled in with the guidance you need before you buy and after you've moved. We process, underwrite and service our mortgage loans locally.

- Conventional Mortgages including fixed- and adjustable-rate mortgages
- First-Time Home Buyers Program
- VA/FHA Mortgages

Get a free pre-approval on all mortgages.

Pre-approval for your mortgage gives you the confidence to make an immediate offer when you find the perfect house. And it assures the seller your loan will process smoothly, making your offer even stronger.

Enjoy all the advantages.

In addition to Ent's competitive rates and local service, our mortgage loans also include alerts and push notifications to remind you when your loan payment is due.

Learn more.

To apply online, visit Ent.com/Mortgage today, or call (719) 574-1100 or 800-525-9623 to schedule an appointment with one of our mortgage loan officers.

Standard credit and underwriting guidelines apply. All loans are subject to final credit approval. Financing on homes throughout Colorado. In reference to an extension of credit that may exceed the fair market value of the dwelling, the interest on the portion of the credit extension that is greater than the fair market value of the dwelling is not tax deductible for federal income tax purposes. Consult a tax adviser for further information regarding the deductibility of interest and charges.

*\$500 Mortgage Closing Guarantee is based on the mortgage loan closing date provided in the original sales contract. This guarantee is only available on purchase mortgage loans with closing dates set for a minimum of 30 days after the original purchase contract is signed. Loan closing date is subject to receipt of completed application and required supporting documentation. Required supporting documentation must be provided no less than two (2) business days after application receipt. Loan closing is subject to underwriting approval. Closing guarantee is not applicable if: a. borrower changes loan products or terms, b. closing is delayed due to seller's failure to close on time, c. borrower fails to meet contract requirements, d. closing is delayed due to a third party requirement, including appraisal and inspection, e. closing date is not included in the contract, f. closing is delayed due to inclement weather or natural disaster, or g. loan documentation or application contains fraudulent information. Ent reserves the right to amend, terminate or withdraw this offer at any time without prior notice. Guarantee paid in the form of a \$500 credit to the settlement costs at closing.

Home Buying Made Easy

Use our Mortgage Application Checklist to prepare for your first meeting with your Ent Mortgage Loan Officer. Having this information with you will help your application process move as quickly as possible.

MORTGAGE APPLICATION CHECKLIST

- Most recent 30 days' pay stubs
- W-2s for the previous two years
- Bank statements for the past 60 days
- Investment statements, most recent
- Most recent tax returns as proof of income from rental property, if applicable
- If you are self-employed, complete tax returns for the previous two years

Ent's \$500 Mortgage Closing Guarantee

Ent's \$500 Mortgage Closing Guarantee* is our commitment to close your mortgage loan on time, based on the original sales contract, or we'll credit \$500 to your settlement costs at closing.

Now, regardless of your mortgage loan type, whether you're a first-time or more experienced home buyer, you can focus on packing, moving and everything else – not your loan closing schedule.

Ent.com/Mortgage



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