



Full Service. Big Savings.
The **experts** next door.sm

LOCAL LENDERS

We are happy to recommend the following lenders to you. Please contact the lender of your choice. They can assist you in pre-qualifying, which is your first step in purchasing a new home.

Capital Federal Savings

1401 Poyntz Ave., Manhattan, KS 66502
785-537-8448 / FAX 785-537-9680
Michael Brighton (mbrighton@capfed.com)

Central National Bank (www.centralnational.com)

1403 College Ave, PO Box 969
Manhattan, KS 66505-0609
785-323-4030 / FAX 785-323-4023
Penny Alonso (pennya@centralnational.com)

Commerce Bank

727 Poyntz Avenue, PO Box 1087
Manhattan, KS 66502
785-587-1530 / FAX 785-587-1646
Vicky Reid (vicky.reid@commercebank.com)

Community First (www.cfnbmanhattan.com)

210 Tuttle Creek Blvd., Manhattan, KS 66502
785-323-4200 / FAX 785-323-4201
Christa Smith (christa.smith@cfnbmanhattan.com)
AND
215 S. Seth Child Rd., Manhattan, KS 66502
785-323-1111 / Fax 785-323-1112
Debbie Knudsen (debbie.knudsen@cfnbmanhattan.com)
Therese Miller (therese.miller@cfnbmanhattan.com)

Countrywide Home Loans

1130 Westport Dr., Manhattan, KS 66502
785-539-1812 / Fax 785-539-2108 / 800-946-3536
David Ludwig (david_ludwig@countrywide.com)
www.ludwigdave.com
Spenser Puls (spencer_puls@countrywide.com)

Farmer's State Bank (www.fsbwesty.com)

8685 Highway 24, Manhattan, KS 66502
785-539-9002 / FAX 785-539-9004
Jennifer Hill (jennifer@fsbwesty.com)

Kansas State Bank (www.kansasstatebank.com)

1010 Westloop Place, Manhattan, KS 66502
785-587-4000 / FAX 587-4083
Audrey Biel (audreyb@kansasstatebank.com)
Brad Smith (bsmith@kansasstatebank.com)

Landmark Nat'l Bank (www.banklandmark.com)

3005 Anderson, Manhattan, KS 66503
785-587-5261 / FAX 785-587-5267

The Mortgage Company (www.tmckansas.com)

2815 Anderson Ave., Suite B, Manhattan, KS 66502
785-539-8500 / FAX 785-539-8501
Scott Munsen (scott@tmckansas.com)
Joshua Hill (josh@tmckansas.com)

Peoples Choice Mortgage

2505 Anderson Ave., #102, Manhattan, KS 66502
785-587-5252 / FAX 785-587-5253
Cheryl Philippi (cherylp@peopleschoice4mortgages.com)

QUESTIONS FOR LENDERS

- 1.) What is their current rate on the type of mortgage you want (i.e. conventional, adjustable, FHA or VA)?
- 2.) What are the lenders standard closing costs? Can they provide you with a "good faith estimate"?
- 3.) How long can the lender "lock in" your pre-qualification interest rate?
- 4.) Based on your income and credit report, what is the maximum loan amount you qualify for in order to purchase a new home?

Answers to these questions will help you compare lenders and their fees allowing you to obtain the most affordable financing for your home.
