

Knowledgeable Tips On Refinancing

When you start looking to buy a home or refinance your current home expect these four qualities from the best organizations.

Communication – When you have a question, your mortgage banker should be willing to answer—or find you the answer. If you are in the process of buying a home, your loan officer should stay in touch and keep you abreast of everything that is happening. Picking a local company in Owensboro, Kentucky can help build a relationship with face to face conversations. Excellent communication is an essential quality of a good mortgage company.

Knowledge – Does your lender know about VA loans, FHA loans, and options available in Kentucky to help you save on closing costs? They should! A great mortgage banker will always be up to date on the latest programs and know the best options to help you get a great deal on

your mortgage.

Timeliness – When you decide to buy a home, you want to close as quickly as possible. A good lender will do everything in his or her power to make that happen. Work with a firm that is focused on getting things done fast!

Superior Customer Service – Last, but certainly not least, look for a company that makes customer service a top priority. You should be treated like you are the company's #1 customer. If you experience that type of customer service from the beginning, it will assure you are in good hands throughout your transaction.

If you are in the market for someone to help you close on the home of your dreams or determine if refinancing would make sense for you reach out to us at Liberty Financial a Division of ETFCU in Owensboro, Kentucky. We would love to show you why our clients come back to us time and time again.

DAVID CLARK BUILDERS

Since 2003 DAVID CLARK BUILDERS has been a full service custom contractor, building new custom homes and commercial construction. One might recognize David Clark's major developments off Reid Road in Owensboro, Kentucky.

The upscale development, Lanewood Hills Properties, includes exquisite custom brick homes ranging from 2,000 to 3,500 square feet.

"We service Hancock County, Daviess, Ohio, McLean, Hopkins and Webster counties," says David, owner of David Clark Builders. "One of our more recent complete remodels is in Hancock County, on the river in Lewisport."

David Clark also specializes in handicap compliance, office remodeling and bathroom and basement remodeling. The company is a registered member

of the Owensboro Home Builders Association.

Their complete services include; building additions, construction document preparation, construction project management, custom home design, design-build, new building construction, prefabricated housing construction and residential construction and development.

David Clark Builders can be reached at: (270) 925-7378.



This finished house is a Craftsman, 2200 square feet built by David Clark Builders. The home includes stone around the lower perimeter and stone column bases.

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(1) Rate Match restrictions apply. (2) Gift card offer is available on financing of purchase or construction loans for primary residences only. Purchase or construction loan amounts up to \$149,999 will receive a \$250 gift card. Purchase or construction loan amounts of \$150,000 or greater will receive a \$500 gift card. Not valid in combination with any other offer.

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