

Whether you are a seasoned investor or a first time homebuyer, **Carrollton Mortgage Services, Inc.** has the right loan for you. We will walk you through the entire process, making it a stress-free home-buying experience!

Why Choose Carrollton Mortgage Services, Inc. for Your Next Mortgage?

- ✓ Carrollton Mortgage Services, Inc. is a subsidiary of Carrollton Bank. Carrollton Bank has been serving local communities since 1903
- ✓ Direct Lender - No Broker Fees
- ✓ Local Processing, Underwriting and Closing
- ✓ Competitive Interest Rates
- ✓ Full Range of Mortgage Options and Products
- ✓ Experienced Staff of Seasoned Mortgage Professionals Working for YOU. We understand the Real Estate Market.
- ✓ Easy Pre-qualification and Loan Processing - No Hassles!

How Do I Qualify for a Mortgage?

Simply call **(410) 561-8477-Option #4** to be pre-qualified. It takes 5 minutes. We will determine how much house you can afford and make an appointment to meet with a loan officer to discuss your loan options. Unlike many other lenders, there is no obligation and no application fee.

What Type of Mortgage is Right for Me?

Every loan situation has unique circumstances. Considerations for making the right choice include your credit, income, cash availability, and the length of time you plan to stay in the house - these are just a few factors. When you call, ask a loan officer about the benefits and the risks of all your loan options.

Got Options?

We offer the most affordable, comprehensive list of options available in the market

Conventional Jumbos FHA / VA

203(k) Renovation Loans Construction Perms

Reduced Paperwork HELOCS

Interest Only, Fixed Rate & ARMs

CDA – Grant Programs

Cash-Out Refinances Rate & Term Refinances Debt-Consolidation

What Documents Do I Need at Application Time?

Income

- ✓ Pay Stubs – one month
- ✓ W-2 – from the last two years
- ✓ Self-employed Borrowers – last two years tax returns
- ✓ Pension / Social Security

Assets

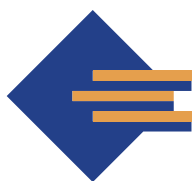
- ✓ Bank Statements – last two months
- ✓ Stocks/Bonds/IRA's – most recent statement
- ✓ 401(k) / Retirement – most recent statement

Credit / Debts

- ✓ Rent – for 1st time homebuyers – name and telephone number of landlord
- ✓ Documentation explaining any late payments or collections on credit report

First Time Homebuyer? Ask About CDA!

- ✓ 3% down
- ✓ More mortgage insurance options vs. FHA
- ✓ We are a "Quick Close" lender – which means that we can underwrite in-house and get you to closing on time!



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A subsidiary of Carrollton Bank

2300 York Road, Suite 115, Timonium, MD 21093 ♦ (410) 561-8477-Option #4

