



# A partnership agents can get behind.

With nbkc bank, you could save up to \$6,840 over the typical life of your loan.<sup>1</sup>

## The nbkc difference

- Online home loans in all 50 states since 1999
- \$2 billion+ in loans funded in 2023
- \$5K Close-On-Time Guarantee<sup>2</sup>
- Direct seller and servicer for Freddie Mac, Ginnie Mae and Fannie Mae
- Technology integrations that speed up income verification
- Pre-qualification in minutes and pre-approval within 48 hours
- In-house processing, underwriting and closing makes for a super fast process

## Rates change. Reviews are forever.



4.5 of 5  
1,800+ reviews



4.79 of 5  
770+ reviews



4.94 of 5  
13,400+ reviews



4.8 of 5  
6,200+ reviews

<sup>1</sup> The estimated savings statement is calculated over a 5-year period utilizing interest savings. Home purchase in the state of Missouri with a Loan-To-Value of 80%, Loan amount = \$400,000, Single Family, Primary Residence, FICO=780, Term=30-year conventional loan as of 7/17/2024. Average level savings of \$6840 as compared to an average of national mortgage lenders in a comparative study conducted by Curinos.com. Individual savings may vary based on credit score, Loan-To-Value, location and how long the loan remains active. This is subject to loan requirements, underwriting and approval.

<sup>2</sup> \$5K Close-On-Time Guarantee Terms & Conditions can be found here: [www.nbkc.com/home-loans/close-guarantee](http://www.nbkc.com/home-loans/close-guarantee)



# Specialty lending solutions.



nbkc bank offers Conventional, FHA, VA, and Portfolio Loans for those borrowers who qualify. We also specialize in so much more:

## **Closed-End Second Mortgages**

(CES or second mortgages) available for those buyers who don't want to touch the rate on their first mortgage.

**Down payment assistance programs,** through Freddie Mac Home Possible® and Fannie Mae Home Ready®, make home ownership feasible.

## **2-1 Buydown financing**

lowers a borrowers' interest rate for the first two years before it rises to the regular, permanent rate and is perfect in high interest rate conditions.<sup>3</sup>

## **Niche home loans programs**

designed specifically for pilots and VA pilots is also available.

## **Expertise in VA lending**

– and great rates, so you and your buyers can expect no lender, origination, underwriting, or processing fees.<sup>4</sup>

## **First Time Home Buyer kit**

created specifically to help borrowers seamlessly navigate the purchase process.

<sup>3</sup> Funds for the buydown must come in form of a credit paid by the seller. Available only on purchase contracts. Buydown is not available on FHA, VA, or Adjustable Rate Mortgage products. All terms are subject to change without notice. Loans are subject to underwriting guidelines and the applicant's credit profiles; not all applicants will receive approval.

<sup>4</sup> Third-party fees may apply. Loan programs are subject to change. Credit is subject to approval.