



## Home Loan Options in Nevada

As Nevada's housing market continues to rebound from the recession, we're seeing some numbers that are very encouraging. The Housing Price Index has climbed for 13 straight quarters and is at its highest point since 2008. About 10,000 new housing units are being built each year, bringing increased employment in the construction and building trades. More importantly, Nevadans now have a better chance to buy a home of their own.

Home ownership has always been a part of the American dream. As Nevada rebuilds itself, we at Nevada State Bank are proud to play a part in helping Nevadans achieve that dream. I'd like to touch briefly on some of the many home financing options we offer.

We offer conventional, FHA and VA loans for all types of homes, with fixed and adjustable rates and a variety of terms. For clients who have achieved a level of success, we can finance jumbo home loans up to \$5 million. People who might be just starting out or who are re-establishing their credit can also find mortgage products geared to their needs. We can even connect qualified first-time homebuyers with down payment assistance programs.

One new product that's been getting a lot of attention is our one-time-close construction loan for custom homes. Instead of getting two separate loans – one for construction and another for home mortgage – this option combines construction financing and a permanent mortgage loan into one closing, which means shorter processing time, decreased paperwork, and reduced fees.

If you're thinking of refinancing before interest rates go up, we have plenty of products to suit your needs, as well as home equity credit lines and home residence loans so you can put the equity in your home to work for you.

We recently posted an online tool to help you decide which of our many home loan products would work best for your family. It's located at [www.nsbank.com/personal/borrow/residential\\_mortgage.jsp](http://www.nsbank.com/personal/borrow/residential_mortgage.jsp). That page also has a list of all our mortgage loan officers. I'd like to personally invite you to contact a mortgage officer near you. He or she will be happy to sit down and go over all the details with you to customize a home loan package for your family.\*

As the oldest and largest state-chartered bank in Nevada, we've been helping Nevadans finance their homes for more than 55 years. We'd love to help you open the door to a new home.

Regards,

A handwritten signature in black ink, appearing to read 'Dallas Haun', written in a cursive style.

Dallas Haun  
Chairman  
Nevada State Bank