



OUR PREFERRED LENDERS

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<p>Southwest Business Corporation (SWBC) 300 Commercial Court, Suite A Savannah, GA 31406</p>	<p>Marsha Graves ▪ Mortgage Loan Officer - Branch Manager Cell: (912) 661-3736 ▪ Email: mgraves@swbc.com Office: (912) 355-1553 ▪ Fax: (912) 355-6659 or 355-6955</p> <p>Tonja Hathaway ▪ Mortgage Loan Officer Cell: (912) 667-4410 ▪ Email: thathaway@swbc.com Office: (912) 355-1553 ▪ Fax: (912) 355-6659</p>
<p>Georgia Bank & Trust 6605 Abercorn Street, 1111 Savannah GA 31405</p>	<p>Sonya Cannady ▪ Mortgage Loan Officer - Branch Manager Cell: (912) 660-2735 ▪ Email: scannady@georgiabankandtrust.com Office: (912) 355-9902 ▪ Fax: (912) 352-9564</p> <p>Lisa Lively ▪ Mortgage Loan Officer Cell: (912) 844-9471 ▪ Email: llively@georgiabankandtrust.com Office: (912) 355-9902 ▪ Fax: (912) 352-9564</p>
<p>First Bank Mortgage 138 Canal Street, Suite 204 Pooler, GA 31322</p>	<p>Gretchen Johnson ▪ Mortgage Loan Officer - Branch Manager Cell: (912) 663-5971 ▪ Email: gjohnson@fbmtg.com Office: (912) 330-9115 ▪ Fax: (912) 330-9116</p> <p>Tracey Burdette ▪ Mortgage Loan Officer Cell: (912) 660-4317 ▪ Email: loans@traceyburdette.com Office: (912) 330-9115 ▪ Fax: (912) 330-9116</p>
<p>Real Estate Mortgage Network 1006 Hwy. 80 East, Suite B Tybee Island, GA 31328</p>	<p>Harry McDowell ▪ Mortgage Banker Real Estate Mortgage Network Cell: (912) 7508-3555 ▪ Email: hmcdowell@remn.com Office: (912) 786-9926 ▪ Fax: Website: www.HarryMcDowell.remn.com</p>
<p>Oglethorpe Mortgage 272 S. Columbia Avenue Rincon, GA 31326</p>	<p>Chris Beecher ▪ Mortgage Loan Officer Cell: (912) ▪ Email: chris@oglethorpemortgage.com Office: (912) 826-2246 ▪ Fax: (912) 826-2365</p>
<p>Savannah River Mortgage 201 S. Columbia Avenue, #D Rincon, GA 31326</p>	<p>Scott Morgan ▪ Mortgage Loan Officer Cell: (912) 667-4436 ▪ Email: Scott@savannahrivermortgage.com Office: (912) 826-4600 ▪ Fax: (912) 826-7620</p>

Our preferred lenders will match you with the specific home loan program that meets your needs. Because we trust the expertise and the ability of these lenders to get your loan closed without last minute problems, we offer to contribute up to \$3,000 to 5,000 toward closing costs if you select your lender from this list.

Loan Documentation

To make attaining your mortgage and the loan process as easy as possible, we've designed a checklist to help you pull together the information you'll need to begin processing your loan and expediting your approval. Take the following items with you when you meet with your mortgage lender.

- Photo ID**
The United States Patriot Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.
- Pay Stubs and Other Income**
As verification of income, you will need to provide your most recent pay stub(s) covering a period of no less than 30 days. Additional income information, such as retirement, interest or dividends, trust income, rental income, child support, or alimony may also be needed.
- W-2 Forms (2 Years)**
In most cases, you will need to produce the past two years of W-2 forms provided by your employer.
- Federal Income Tax Returns (2 years)**
If a borrower is paid commissions or is self-employed, you will need to provide federal income tax returns, complete with all schedules, for the past two years.
- Statements (2 Months)**
In order to verify reserves, you will need copies of your last two months of account statements, including those for checking, savings, mutual funds, money markets, certificates of deposits, 401k, annuities, etc.
- Sales Contract**
A signed sales contract or purchase agreement on your new home will be needed before final approval.