



## CHEMICAL BANK A COMMUNITY BANK

Chemical Bank was founded over 90 years ago in Midland, Michigan with the purpose of providing banking services for the local community. We have grown extensively over the years, and now serve well over 100 different communities throughout the lower peninsula of Michigan. Despite our growth, we have remained, at our core, a community bank, committed to helping provide financial services to all of the communities we serve.

We are dedicated to providing strong community leadership, rapid local response and personalized service to develop solutions that meet the needs of our customers. We have a vested interest in the financial well-being of the people, businesses and communities across the State. Our decision-makers live in our local communities and want to help our customers make their financial dreams come true. This unique approach allows us to provide customers with the services they need and want, while offering the flexibility, responsiveness, and customized service that our customers value.

## WHAT IS THE ROAD TO HOME PROGRAM?

Our Road to Home program is Chemical Bank's approach to helping our customers achieve their dream of homeownership. As a Community Bank, our goal is to help you reach your financial dreams and by treating it as a process and learning and understanding your needs, we believe we can help prepare you for success.

While participating in the Road to Home program, customers will spend time learning about the complex home buying process from an experienced mortgage lender, while learning more about Chemical Bank and the products and services we offer. Most importantly a Chemical Banker will learn more about your homeownership goals, so that we are able to design the best solution for your needs.

Most of all, the Road to Home program will provide you with a solid foundation of the financial skills necessary to own your own home.

## STEPS TO BECOMING A HOME OWNER

Chemical Bank's Road to Home process is fairly straight forward and is designed to help you qualify for a loan after each of the below steps have been accomplished.

### MEETING WITH YOUR CHEMICAL BANK MORTGAGE LENDER

- During this meeting, an experienced Chemical Bank lender will learn more about your homeownership goals, and help put you on a path toward homeownership

### OPEN A CHEMICAL BANK CASH-TO-CLOSE ACCOUNT

- Opening this Deposit account with Chemical Bank along with Direct Deposit will help you save toward your down payment
- Once you have saved enough money in this account and are ready to purchase your home, Chemical Bank will provide you with up to \$400.00 toward your closing costs

## FINANCIAL EDUCATION CLASSES

As you think about purchasing your first home, we believe it is important to gain a solid understanding of the following:

- Budgeting
- Credit basics
- Home repair basics
- Preparing for homeownership

Depending on the type of loan you may receive, additional courses may be necessary for loan qualification.

Your Mortgage Lender will meet with you regularly to track your progress toward each of these objectives, and when the time is right, will work to help qualify you for a loan.

## TYPES OF MORTGAGES

At Chemical Bank, we understand that purchasing a home is one of the most important decisions you will ever make, and we will assist you along the way.

From determining how much of a loan you qualify for before you begin house-hunting, to selecting a financing plan that fits your budget, Chemical Bank is here to help. Not only do we offer a wide range of mortgage loans, including fixed and adjustable rate options, our rates are competitive and our service is exceptional.

Types of Chemical Bank Mortgage Loans:

- Conventional fixed and adjustable rate programs for mortgages less than \$417,000
- RD (Rural Development) formerly the Farm Home Administration - 100% financing options for certain properties
- FHA low down payment options available to assist borrowers in buying or refinancing a home
- MHSDA state housing agency loans with below market interest rates for those who qualify based on income

**For more information, visit [www.ChemicalBankMI.com/RoadToHome](http://www.ChemicalBankMI.com/RoadToHome), call (800) 867-9757, or visit your local Chemical Bank office.**

Mortgages come in all shapes and sizes. Understanding the benefits of each option can be a complex and frustrating process.

At Chemical Bank, we want to make your home buying experience a good one. Our knowledgeable and friendly staff make buying, building or refinancing a home a lot less intimidating. Let us help select the mortgage that is best for you.

Contact your local Mortgage Banker today!

## ROAD TO HOME PROGRAM



### MORTGAGE BANKER NAME

Address

City, State Zip

Telephone Number

For branch locations and more information, visit [www.ChemicalBankMI.com](http://www.ChemicalBankMI.com)



EQUAL HOUSING, EQUAL OPPORTUNITY LENDER

