

# BUYER ADVANTAGE LENDER ADDENDUM



**Buyer:** \_\_\_\_\_

**Property Address:** \_\_\_\_\_

**JK Monarch** Homes has paired with Charles Cuthbert of 1st Security Bank to provide not only a home of impeccable quality, but also an experience of the same quality.

Charles' in-depth knowledge of **JK Monarch** Homes' process, as well as new construction in general, makes the home lending experience significantly more streamlined when compared to the process with lenders who are not as well versed with new construction.

What does this mean for you?

This home qualifies for the Buyer's Advantage Program from 1st Security Bank. Buyer(s) is entitled to receive up to a 1% credit from 1st Security Bank.\*\* This is in addition to any other incentives agreed upon between Buyer and Builder.

Example: If the loan amount is \$400,000, a 1% credit would be equal to \$4,000 paid at closing toward closing costs or to buy down the interest rate.

Building with **JK Monarch** Homes does not require financing with 1st Security Bank. You are free to choose your own lender; however, the available incentives are only offered with 1st Security Bank and this is merely a suggestion to make the building process smoother. If you are planning to work with an out-of-area lender, obtaining a pre-approval letter from Charles, or a local lender of your choice, would be required by **JK Monarch** Homes.

Charles Cuthbert can be reached via the information below to make application or to answer any questions regarding the lender incentive and other perks of financing your new home with 1st Security Bank.



**Charles Cuthbert**  
Puyallup Home Lending Manager  
NMLS # 405720  
**phone:** (253) 286-3560  
**mobile:** (253) 221-1115  
**email:** charles.cuthbert@fsbwa.com  
**website:** CharlesCuthbertmtg.com



By signing below, I acknowledge receipt of this Addendum and that I have fully read and understand this Addendum.

\_\_\_\_\_  
Buyer Date

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Buyer Date

\_\_\_\_\_  
Seller Date

\*\*PRICING IS BASED ON 1ST SECURITY BANK'S LOWEST SCHEDULE AVAILABLE TO THE PUBLIC. BUYER MUST SELECT FROM OUR ADVANTAGE PROGRAM LIST WHICH NORMALLY INCLUDES CONVENTIONAL 10-30 YEAR FIXED, FHA, AND VA FIXED RATE PRODUCTS. OTHER PROGRAMS ARE AVAILABLE BUT MAY REQUIRE LONGER APPROVAL TIMES.