

Why should Resurgens Bank be a member of your team?

- ✓ **Company** — Resurgens Bank is a true community bank, locally owned and managed serving Northeast Metro Atlanta. We provide a variety of excellent mortgage options from regional and national wholesale lenders in order to deliver the best possible rates and terms. In addition to these brokered loan options we have the ability to review, approve and fund loans directly and hold these loans in portfolio.
- ✓ **Experience** — The team that serves you at Resurgens Bank is highly experienced. Tim Cornelison – Residential Mortgage Manager for Resurgens Bank has 15+ years of experience including origination, underwriting, processing and management. Every transaction is managed locally from origination to closing and funding. Need a quick closing? We can deliver since purchase transactions always receive priority underwriting.
- ✓ **Knowledge** — Ongoing training plus experience provide the foundation for excellent service. Our staff receives training direct from the agencies and our investors. Tim has experience with Conventional, Jumbo, FHA, VA, USDA, DCA, Construction/permanent, Rehab financing, equity lending, bridge financing, foreclosures & short sales, second homes, investment properties, rural acreage residential properties and condos. We take advantage of internal & external training opportunities to stay current on all aspects of lending. This helps us avoid surprises and insure that your transactions close on time, keeping processing related delays to a minimum.
- ✓ **Control** — By working closely with our investors we can provide you with timely and predictable performance on every loan. Tim is available days, evenings and weekends to answer your questions when they arise and provide you with up to the minute status on your client's loans when you need it, even when the bank is closed.
- ✓ **Options** — We have selected funding partners who provide the products you need with a service commitment that matches our own. Our rates and fees are competitive across a broad range of products. Borrowers with a wide range of credit profiles will find mortgages to meet their needs at Resurgens Bank. We also have the flexibility to create and hold loans in our own portfolio loans where the circumstances make sense but do not quite match the standard agency guidelines.



Our Mortgage Products

- ✓ **Fannie Mae Conforming Conventional Programs**
 - Fixed Rate Mortgages
 - My Community Mortgage Program
 - Flex 97 (now limited to max LTV of 95%)
 - Interest Only to 80% LTV
 - Adjustable Rate Mortgages
 - Maximum DTI ratio of 60% / 41% with MI
- ✓ **Freddie Mac Conforming Conventional Programs**
 - Fixed Rate Mortgages
 - Home Possible 95% LTV Mortgages
- ✓ **Jumbo / Non-conforming**
 - Adjustable Rate Mortgages
 - 85% LTV to \$650,000 & 80% LTV to \$1 Million
 - Interest Only option to 80% LTV
- ✓ **Government Lending Programs**
 - **FHA 203b** mortgage loans with 3.5% down payment
 - **FHA 203k Streamline Rehab** (\$35,000 max repairs)
 - **FHA HECM Reverse Mortgages**
 - **VA 100% LTV Guaranteed** loans for qualified veterans of all branches of US military service
 - **USDA 100% LTV Guaranteed Rural Development** loans for qualifying rural areas.
 - **DCA Georgia Dream Program**
 - **Gwinnett HOMESstretch Program**
- ✓ **In House Bank Portfolio Products**
 - Portfolio Adjustable Rate Mortgage (min loan \$250,000)
 - Home Equity Loans and Lines of credit to 80% Max CLTV
 - Residential Construction loans

Tim Cornelison

Ofc: (404) 297-2214 Cell: (678) 928-1616

Fax: (404) 297-2222

Tim.Cornelison@ResurgensBank.com
www.resurgensbank.lendingstation.com