



## Online Application

Applying for a Home Loan is quick, easy, and secure. Simply visit our website to apply at your convenience, whether you're at home or on-the-go.

[www.msbir.com](http://www.msbir.com)

## Why Choose Us:

Our Mortgage Loan Team is here for you, we will cater to your schedule. Putting people first with flexible appointments, nights and weekend availability, or we will come to you.

**Jim Hewitt**  
NMLS# 733912  
(906)250-5785  
[jim@msbir.com](mailto:jim@msbir.com)

**Gina Bell**  
NMLS# 988300  
(906)361-6002  
[gina@msbir.com](mailto:gina@msbir.com)

**Kelly Uren**  
NMLS# 1375804  
(906)265-5131 Ext: 205  
[kelly@msbir.com](mailto:kelly@msbir.com)

## Locations

### Iron River Main

312 West Genesee Street  
Iron River, MI 49935  
(906) 265-5131

### Houghton

1203 Ridge Road  
Houghton, MI 49931  
(906) 482-5131

### Ripley

49011 Royce Road  
Hancock, MI 49930  
(906)482-7227

### South Range

47 Trimountain Avenue  
South Range, MI 49963  
(906) 482-1170

### Ontonagon

601 River Street  
Ontonagon, MI 49953  
(906) 884-4114

### Marquette Loan Office

213 North Front Street  
Marquette, MI 49855  
Toll Free: (877)906-5131



Member FDIC



The Miners State Bank  
Toll Free 1(877) 906-5131  
[www.msbir.com](http://www.msbir.com)

## Mortgage Loan Options



**The Miners State Bank**  
*Banking Simplified*

NMLS#604693

[www.msbir.com](http://www.msbir.com)



## Construction

Building your dream home does not have to be just a dream. Customize your home for you and your family. We have construction loan programs that will make it a reality.

## Home Equity

Turn your current home into your dream home by utilizing the current equity you have available. Renovate at your convenience. Make necessary repairs to keep your home up to date. Simplified options are available for you.

## Secondary Residence

Looking for a getaway? Something close, or far away?

Whether you're looking to purchase a Vacation Home, Retirement Home, that Camp for the weekend or Vacant Land for the future. We can help you stay on track to acquire the property of your dreams. Simplified options are available for you.

## Purchasing a Home

Sick of Renting? We make purchasing a home easy!

- Variety of Terms and Competitive Rates available to suit your needs.
- Rural Development Loan options available.
- In-house decisions, we work with you throughout the entire process.
- Local People, Local Service.

## Refinance

- Lower your payment.
- Pay off your Home faster.
- Increase your Cash Flow.
- Reduce your Interest Rate or Convert to a Fixed Rate.
- Consolidate debt into your Home's available equity.

## Community Focused

**Our Mortgage experts can help you find the best term and rate to fit your budget. Because we live here too, we understand the needs of our customers.**

**Come see us today, and be home in no time.**

## Helpful hints for Home Buying

- Find a Realtor to assist you in the Home Buying Process.
- Obtain a Pre-Approval Letter from Lender (This shows that you are a strong buyer when submitting an offer).
- View Properties that fit your needs (School district, cell phone service, work commute, enough bedrooms or bathrooms, backyard, etc.)
- Select home, and negotiate a purchase agreement (Bring this to your Lender).
- Get all necessary documentation to your Lender in a timely manner.
- During the processing time, start packing. It can be overwhelming.
- Don't worry about ordering an Appraisal, we will do the legwork for you!
- Lender will set Closing Date
- Sign Final Documents
- Then it's time to MOVE! (This is the best part!)