



**CREATING  
OPPORTUNITES  
FOR HOME  
ACROSS  
MONTANA**

**NeighborWorks<sup>®</sup>**  
MONTANA



## News from the NWMT Lending Department

### Attention Great Falls Lenders!

The HOME program for the City of Great Falls has increased their maximum loan amount to \$25,000 and if there is a disabled household member the maximum is \$40,000. These funds are 0% deferred with an appreciation share, and are used to decrease the housing ratio to 29%.

- The property must be within the city limits.
- Income cannot exceed 80% AMI.
- Borrower must be a first-time homebuyer and have completed homebuyer education.

To review complete program guidelines, visit NeighborWorks Great Falls website: [www.nwgf.org](http://www.nwgf.org).

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### Lenders Share Expertise at Training



From left to right: Maureen Rude, NWMT Executive Director; Kristin Murray, Valley Bank in Helena; Bill Cockhill, First Interstate Bank of Helena; and Don Kessler of Opportunity Bank of Helena.

NeighborWorks Montana held our annual Partner Training last week in Helena, bringing together housing educators and counselors from across Montana whose organizations have partnered with us to offer housing services.

Our time together was filled with amazing conversations, thoughtful ideas, and great networking! One of the highlights of this year's training was the panel of lenders who volunteered to join us for in-depth Q & A. Sharing their insight were Helena Lenders, Bill Cockhill of First Interstate Bank; Kristin Murray of Valley Bank; and Don Kessler of Opportunity Bank. Their knowledge and dedication to Montanans shines through their many years with a collective 58 years between them.

Questions presented to them included loan and program specific questions, but also questions like whether they encourage clients to shop for the best deal. After discussion about how most lenders offer roughly the same and in fact do encourage another lender if their offer is the best, Kristin shared, "It comes down to who you feel comfortable with. That is huge when you are doing a real estate loan, especially your [the client's] first one ever. You want them to feel comfortable with who they are talking to and that they feel comfortable that you are going to do the best with them."

Another great question was if they think using assistance programs have any drawbacks for lenders. Bill offered, "It's a little bit longer and maybe frustrates people a little bit because it is a longer process than a standard loan, but I don't see it as a drawback because of the positive [opportunity] you are giving the borrower."

Bill, Kristin, and Don we can't thank you enough for taking time out of your busy day to sit with us and share your hearts and knowledge. We appreciate your dedication to homebuyers and NeighborWorks Montana!



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# Neighborworks Montana Homebuyer Education Across Montana June 2019

Statewide Partner	Contact	HBE Dates
The Home Center Billings	406-206.2717	June 1 June 15 June 29
HomeOwnership Center - Bozeman	406.585.4895	June 17-18 June 22
NeighborWorks Great Falls	406.761.5861	June 12-13
Bitter Root RC&D Hamilton	406.363.5450	June 15
HRDC 4 Havre	406.265.6743	June 10-11
RMDC Helena	406.457.7461	June 15
CAPNM Kalispell	406.758.5420	June 29
Homeward Missoula	406.532.4663	June 22



Don't see a class in your area? Please visit our website or call us to find out more about our online course (phone counseling will be required to receive certificate).

[nwmt.org/homeownership](http://nwmt.org/homeownership)  
406.761.5861

We are here if you have questions or need more information. Please feel free to contact us:



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