

# Why Use a Local Lender?

*Contact us today!*

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## *There are benefits to using a local lender.*

- Firstly, when using an out-of-state lender, they may not be familiar with the particular laws in the state that you are trying to buy in. The laws of real estate vary by state and thus a lender who does not do a lot of business in a particular state could have issues or problems with the timeliness of the loan. Different states have different forms and names for things and can be quite confusing for a lender who is only familiar with a certain state's lingo.
- Secondly, the closing is a smooth experience because the local lenders are in the same time zone. This undoubtedly has its advantages in that there are some out-of-state lenders that go on lunch when we go to break and then when they return from lunch, we go on lunch. This makes it harder to get ahold of people via phone for quick confirmation simply by being in different time zones.
- Lastly, local lenders are typically more cooperative when things get thrown into disarray because we have the ability to meet with them in person, if necessary.



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