

*Choosing your lender to work with can be critical to your real estate transaction. There are many lender options in the industry, however, I wanted to provide you some that I have personally worked with and know they will truly care about you.*

***Be sure to tell them I sent you! Barbara Layton-Kearney***



**HALLMARK**  
HOME MORTGAGE

Hallmark Home Mortgage

**Ryan Stoll - 913-233-9176**

Julie Franzeskos (Assistant) 816-651-5654

Ryan has been serving clients since 2003. He is amazing with communication and offers a hand on approach. He works days, evenings, weekends or whenever you need him. This can be very helpful when your in the negotiating period and if you aren't able to get away from your job during the day. If your not quit able to get a loan he is also great at helping you make a plan to get you where you need to be.

Hallmark Mortgage can do Conventional, FHA, VA, USDA, 0-Down, Downpayment assistance, new construction or renovation loans. They have special offerings of DreamKey, Non-QM, Doctor Loan, Community Lending (if eligible)



Oak Star Bank

**Steve Layton - Senior VP, Ottawa, Kansas (YES that's my brother!)**

Phone: 785-521-3775 X-6007

Cell: 785-218-3886

Steve handles any commercial, residential rental property, HELOC's, Farm property, agriculture loans, cars, trucks, ATV's, almost anything!

**Randy Robinett - Mortgage Loan Officer**

Phone: 816-564-5021

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

Residential Mortgages such as Conventional, FHA, VA, USDA

## Mid-America Bank

### **Chris Nicholason**

Wellsville: 785-883-4081

Baldwin City: 785-594-2100

### **Jackson Dwyer or Julie Hill**

Gardner: 913-884-2155

We offer fixed- and adjustable-rate conventional and Jumbo loans that we service. Our customers value that their loan isn't transferred from bank to bank. They will always work with us.

We also offer government-guaranteed loans, including VA loans for veterans, USDA loans for buyers in rural areas, and FHA loans for buyers with less down payment.

Ask about their first time home buyer program

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Kansas State Bank

### **Wade J. Hepner**

Direct Line 785-521-6104

At the Bank 785-242-3600

Additional Loan Officers that can help: Kim Drews & Roberta Gloschen

Use a 3rd Party Partner - Mortgage Information Services Corporation

I started as a loan officer on January 1st of 2024. However, I was a certified real estate appraiser for twenty-three years and can see the market from many different angles.

We offer all secondary market options (conventional, USDA, VA & FHA). We also offer in-house programs for borrowers that have down payment availability and may have unique properties.

We offer in-house programs for borrowers that have down payment availability and may have unique properties. We offer secondary market options for manufactured homes.

My wife and I both graduated from Ottawa University, and we have three children that are all boys. I am a long-time Rotary member that loves serving the community through service. I want the borrower to be the center of all I do. I will meet the borrower where they are and will do my best to look for the possibility in everyone and everything.

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## Homestead Financial Mortgage

### **John Newton**

785-418-2898

[j.newton@hfmloans.com](mailto:j.newton@hfmloans.com)

Homestead Financial Mortgage has been in business for 26 years and I have worked as a Loan officer with them for the last 6 years. We offer conventional, FHA, VA and USDA home loans. We also provide attractive loan options for qualifying first time home buyers.



Summit Funding

**Brian Riley**

Cell:785-424-3434

brian@treasegroup.com

2+ years in the mortgage industry and I've been with Summit Funding in Overland Park for a little over a year and a half

They offer Conventional, FHA, VA, & USDA. Working with Primary, Secondary, and Investment properties.

They also have a lot of specialized products that they offer such as HELOC's, DSCR 1-4 and 5-8 unit options for investors, ITIN and others. There really isn't much we don't offer other than physician loans.