

## Hilltopper Homestead Perks Program

Brought to you by Stockton Mortgage



Purchasing and refinancing a home (including relocation) just got easier as an employee at Western Kentucky University! Thanks to the partnership between WKU and Home Loan Expert Heather Hawkins at Stockton Mortgage, you'll have a home loan expert dedicated to helping you find financing that works for you and your family.

The best news? As an employee of WKU, you will receive a lender credit of 1%\* of the loan amount, whether you are purchasing or refinancing!

What are the benefits? Access to a wide range of loan products that other lenders don't offer, including access to government loan programs and down payment assistance: Conventional, FHA, USDA, VA, Jumbo, Doctor Loans - and the list goes on...

Heather's affiliation with Stockton Mortgage, an independent mortgage bank, allows for fewer overlays, and faster turn times, meaning you get to the closing table fast! When we say Home Loan Expert, we mean it. Heather's experience in the Bowling Green real estate market is unrivaled.



## FOR WKU EMPLOYEES

Discount Offer Up to 1%\* of the Loan Amount in Lender Credit for Purchase or Refinance

## Get to Know Your Mortgage Banker

Heather has been in banking in Bowling Green since 2006. She has over 10 years of mortgage experience in our Bowling Green market and surrounding markets. She is a big proponent of giving back to the community and has been a guest speaker at WKU business classes, is a Junior Achievement volunteer, and was awarded the Bowling Green Chamber of Commerce ATHENA Young Professional Award in 2021.

**Ouestions?** Give Heather a shout!

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