

Why choose Ruoff for your mortgage loan?

RUOFF EXPRESS

We're already fast...but we can make it even faster!

When you need to close quickly, we can help...with the Ruoff Express program. While our typical closing timeline is 30 days, we can go from application to the closing table in 15 days*.



MILESTONE UPDATES

Like to know what goes on with you loan approval every step of the way?

When you apply for a home loan it's important to know where you are in the process. Our loan milestone updates (example to the right) provide homebuyers with real-time information regarding the loan progress via email from loan application to final approval.

MOBILE APP

Real-time lending in the palm of your hand

We understand strong and effective communication is the key to a successful transaction.

Our new mobile app is designed to enhance the lending experience for both you and your realtor. And through our technology we streamline the home financing process.

- Receive real-time updates
- Securely share time-sensitive data
- Track loan progress anytime, anywhere
- Review and upload important loan documents.

LOAN PRODUCTS

We have a wide array of loan products to fit your needs

Our loan officers can always find a program to satisfy your needs and at competitive rates. We have flexibility with our in-house underwriting department.

We offer Conventional, FHA, VA, USDA, IHCDA, JUMBO, FHA 203k Rehab, construction loans (one- and two-time close options), Mortgage Credit Certificate, down payment assistance programs and first-time homebuyers programs.

CUSTOMER SATISFACTION

We understand that it isn't just about how much business you do, but how you do business.

At Ruoff Home Mortgage, the "how" involves five important principles - accountability, integrity, agility, adaptability, and an overall passion for providing an outstanding customer experience. In 2014, Ruoff Home Mortgage had an average customer satisfaction rating of 98.8%*.

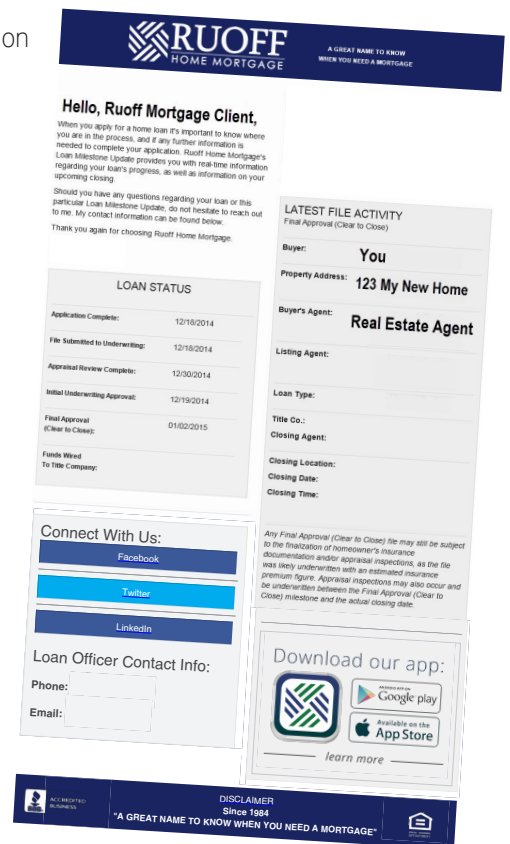
INDIANA COMPANY

We are an Indiana company focused on your new home.

Ruoff is a full service lender. We make our own loan decisions, have local underwriting, local processing and a local closing department. We also can service our own loans. It's all done in Ruoff's backyard!

READY TO APPLY NOW?

FILL OUT AN APPLICATION AT WWW.RUOFF.COM/KIMHOCKADAY
OR CONTACT ME WITH QUESTIONS AT 317.286.8016 OR KIM.HOCKADAY@RUOFF.COM



Kim Hockaday
Senior Loan Officer, NMLS: 133658

