

Learn About Sierra Pacific Mortgage and Brist Mcconico

Borrowers choose Sierra Pacific Mortgage for our proven track record of providing industry-leading yet practical home financing. We understand that each customer's situation is unique, and work with them to find solutions that support long-term financial security. Our primary goal is to make the mortgage lending process as efficient and cost-effective as possible.

My customers receive:

- Continued support and updates on their loan's status.
- Efficient processing, underwriting, closing, and funding transactions.
- Solid partnerships with the industry's best real estate and homebuilding professionals.
- A broad portfolio of products with competitive rates.
- An emphasis on security and responsible lending practices.

Meet Brist Mcconico

Bringing my 30+ years of experience into every loan I work to provide a speedy, informative, & easy experience for all my clients. I work hard to help all my clients become a homeowner or to put them in a better financial situation with other products. I look forward to meeting you & assisting you down this road.

We offer competitive rates & with in-house processing, underwriting & closing, my team guarantees the highest level of integrity & customer service.

Contact me today and put the power of Sierra Pacific Mortgage behind you.



Brist Mcconico

NMLS# 317359

Loan Officer

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Helping Customers Achieve Sustainable Homeownership

Sierra Pacific Mortgage offers a wide range of programs and products to better serve your client's short-term and long-term financial needs.

- Jumbo & Super Jumbo** – Ideal for luxury homes that require higher loan limits.
- Investor Friendly Options** – Loans for the savvy investor or individual growing their real estate portfolio. We can also lend to clients with up to 10 financed properties.
- Conventional Loans** – Financing available for primary residence at a fixed rate.
- FHA Loans** – An option for any borrower, including first-time homebuyers or those with less-than-perfect credit.
- Mortgage Credit Certificate** – Available in most areas and provides a tax credit.
- USDA Rural Loan** – Financing for homes that are in designated USDA-eligible areas.
- VA Guarantee** – For military service personnel, active or retired. Even spouses may qualify.
- HUD \$100 Down Program** – A specific program offered by HUD in many communities across the country. Not available in all counties.
- NHF Housing** – Provides down payment assistance in conjunction with the purchase of a primary residence in various states.
- Local Bond Programs** – Available assistance for purchasing a home. Restrictions apply.

If you have clients looking to purchase a home, please contact me today. I look forward to hearing from you.

Note: Not all programs have the same requirements. Some may have limitations, include property type and income requirements. Credit score requirement must be met. All programs are subject to underwriting guidelines, which are subject to change without notice. Not all borrowers will qualify. See loan officer for details.



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How Long Before I Can Borrow Again?

A breakdown of the mandatory waiting periods

If you have experienced a bankruptcy, foreclosure, deed-in-lieu or short sale, and wish to secure another home loan, Sierra Pacific Mortgage has the resources to help. We are committed to providing creditworthy borrowers with the opportunity to secure sustainable homeownership.

Before a borrower is eligible for a new loan, a mandatory waiting period is required. This helpful chart explains the waiting periods required by various loan programs.

Event	FHA	VA	USDA	Fannie Mae	Freddie Mac
Bankruptcy	Chapter 7: 2 years Chapter 13: 1 year on time payments	Chapter 7: 2 years Chapter 13: 1 year on time payments	Chapter 7: 3 years Chapter 13: 3 years	Chapter 7: 4 years Chapter 13: 2 years from discharge date or 4 years from dismissal date	Loan Prospector determines based upon findings. Use Fannie Mae for general reference.
Deed-in-Lieu of Foreclosure	3 years	2 years	3 years	4 years	
Foreclosure or Pre-Foreclosure	3 years	2 years	3 years	7 years	
Forgiveness of Debt (Short Sale)	3 years	2 years	3 years If Guaranteed Underwriting System refers	4 years	

For further information on mandatory waiting periods, please contact me. It would be a pleasure to help.

Note: A buyer must demonstrate a re-established satisfactory credit score per guidelines. Guidelines are for purchase transactions only. Additional underwriting requirements for loan approval may apply. Not all buyers will qualify.



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Do You Plan on Refinancing?

Take the time to set your priorities

As life changes, so do home financing needs. Making sure your mortgage fits with your current personal goals is essential. If you are refinancing, these should be your top priorities:

- **Checking current home value.** Higher value of your home could result in the removal of Mortgage Insurance.
- **Considering a fixed-rate mortgage.** The interest rate hike could lead to payment increases for adjustable-rate mortgage borrowers. Even though the federal funds rate is not tied to mortgage interest rates, it does make an indirect impact.
- **Combining first and second mortgages into one.** Appreciation in home value and current loan programs are allowing owners to combine two mortgages.
- **Cashing out.** This could be the right time to pull out cash to pay off debt, finance home improvements, invest in a rental property, etc.

Please contact me for more information.



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