

What We Offer



Lender Credit

All employees who work with **Brian Hafner** at Universal Lending to buy or refinance a home, will receive a lender credit to be used toward loan closing costs and prepaid expenses at closing.

The Numbers:

You will receive a % of your loan amount equal to .5% up to \$2,000 as a credit towards loan closing costs and prepaid expenses at closing.

| Loan Amount | Lender Credit* |
|---|----------------|
| \$200,000 | \$1,000 |
| \$300,000 | \$1,500 |
| \$400,000 or more | \$2,000 (Max) |
| *Lender credit may not be used as a down payment or principal reduction of loan amount. | |

Homebuyer 101 Class

Our free will cover topics about the mortgage process and qualifying for a home loan. **Topics include the following:**

Homeownership Education



Homebuying 101

- What steps do I need to take?
- What do I need to know and do to get a loan? How much do I need for a down payment? How do I even get started?



Down-Payment Assistance

- How much money do I need to have to start the home buying process?
- What are the different types of loan products?
- What kind of help is available for a down payment?
- How do I qualify for a loan?
- How do I even get started?



All About Credit

- What is a credit score? What does my credit score mean?
- How do you improve your credit?
- How does credit factor into your home purchase?
- I have a bankruptcy. Can I buy a home?
- How do I even get started?

FAQ

Q Is this available for a refinance or purchase of an additional property

Yes! Any employee is eligible to receive the financial credit whether you are purchasing a principal residence, investment property, second home or refinancing your current home.

Q Can the credit be combined with down payment assistance programs?

Yes! The lender credit can be used in addition to any down payment assistance or other credits applied at closing but cannot exceed closing costs or prepaid items. Each down payment assistance program may have additional requirements for a minimum down payment amount from borrowers.

Q Am I required to take the class to receive the financial credit?

While the class is encouraged it is not required.

Q Is this available to all employees?

Yes! This benefit is available to all part-time or full-time employees that are qualified to purchase a home.

Q Ready to Get Started?

This benefit program is available immediately! Scan the QR code on the right.



I believe that every family should feel confident when obtaining financing for their home.

As a Mortgage Loan Officer, Brian enjoys helping individuals and families around Montana and Wyoming fulfill their dreams of buying homes or improving their financial futures with a refinance. He brings both a knowledge of and passion for the mortgage industry to work each day and complements this with his desire to succeed. Brian has been in the lending industry with Universal Lending since 2016. He is a Certified Military Home Specialist and teaches homebuyer seminars. Brian has earned a reputation for making the loan process go smoothly, by educating borrowers, realtors, and all others involved in the transaction. Whether the borrowers are first-time homebuyers, fifth-time homebuyers or refinancers, Brian and his team communicates every step of the way to provide a one-of-a-kind experience.

Brian is President of the Grizzly Scholarship Association, part of Breakfast Exchange Club, an ambassador for the Billings Chamber, active member of Billings NextGen, committee member for Billings Association of Realtors, board member for Habitat for Humanity, and founding member of Be All Giving. He was awarded President's Club in 2020, 2021, 2022 and 2023. In 2019 he was the Billings Association of Realtors recipient for the Quality-of-Life Community Action & Realtor Excellence Award. In 2020 he was chosen for 40 Under Forty by the Billings Gazette and was awarded the Customer Service Excellence Award by the Billings Chamber.

In 2022 he was awarded the Affiliate of the Year through the Billings Association of Realtors. In 2022 and 2023 he was voted the Best Mortgage Loan Officer by the Readers' Choice through the Billings Gazette. When Brian isn't volunteering throughout the community, he enjoys spending time with his wife, Sam, and children, Isabella and Quinton. You can usually find him in his office, at an event, or on the golf course.

- Brian Hafner

"Brian Hafner is an awesome guy to have on your side. He helped every step of the way from explaining to the best type of loan for us. I would recommend Brian and Universal Lending to any home buyer the staff are super friendly and are also very helpful. Brian was quick to answer any questions we had. 10/10 on everything. Thanks Brain Hafner of Universal Lending we appreciate all your hard work and dedication on helping my wife and I on getting into our home. Brian made it the easiest experience on buying a house. Thanks again will definitely go through/recommend Brian Hafner and Universal Lending." ~ Ronald C.

YOUR HOME IS WAITING! LET'S CHAT!

delivering the power of homeownership



Provided by

BRIAN HAFNER

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