Where expertise and understanding meet personalization and efficiency.

Home Loan Solutions

Your home can be the key to a lifetime of dreams. Through one-on-one service, let us help you understand how to unlock all of your potential.

Standard Bank
Every customer’s needs are different. That’s why we offer an array of terms, options, and programs that can serve all the home loan needs of our communities. In addition, we analyze rates on a daily basis to make sure we offer our customers competitive rates.

Standard Bank’s experienced loan officers are educated and trained in all aspects of lending. We can professionally answer all of your mortgage or home loan questions and help you to feel comfortable with the loan process.

We know every good plan starts with a lot of listening. No two loan circumstances are ever the same, and that’s why we tailor our solutions to meet your financial needs. We are here to help you navigate the entire mortgage process.

From technology, to products, to market trends, our team is always looking for ways to better support you. Innovation is not static, and neither are we. We have over 100 years of experience growing and thriving in the financial industry. We are here to help you do the same.

New Customers
We always welcome new customers at Standard Bank! Many of our mortgage customers are new to community banking and are always surprised how easy it is to work with us. If you are just starting the mortgage process, you can either call a local Standard Bank office, call a local mortgage loan officer (as listed on our website), or start your application online at www.standardbankPA.com/applynow.

Current Standard Bank Customers
Welcome back! At Standard Bank, we truly appreciate our customers and their loyalty, which is why we created our products and services to work together for your benefit. In addition, the same great service and technology you’ve experienced with your checking or investment accounts is the same level of service and technology you can expect from our lending department.

Realtors
As a hometown bank in your community, it’s only natural that we work with and provide resources for local realtors. Our realtors appreciate our one-on-one communication, quick turnaround, and attention to detail. We offer conventional and government lending to help maximize your borrower’s lending options. In addition to state and government assistance programs, we also have access to programs through the Federal Home Loan Bank of Pittsburgh. Regardless of your borrower’s needs, we are here to help.

Builders
Just as we work with local realtors, we also work with most local builders! We offer flexible draw schedules, 12 months to build, and one-time closings. Interested in working with Standard Bank? Contact one of our local mortgage loan officers (as listed on our website).
As a community bank, we are dedicated to our mortgage relationships and offer a personalized experience for every customer.

Fixed-Rate Mortgage
Fixed-rate mortgages provide the security of a monthly principal and interest payment that never increases. It also allows for easy budgeting. We offer flexible loan terms and options to meet your needs, as well as government supported programs including USDA, FHA, VA, and PHFA loan options.

Adjustable-Rate Mortgage
Adjustable-rate mortgages (ARMs) have an initial start rate. You will know how much the rate can adjust over the life of the loan and the maximum amount you would have to pay in the future. If you think you will only be in the house for a few years or feel that interest rates may go down, then this may be the loan for you.

Refinance
There are two reasons to refinance: to reduce your rate or to obtain funding. Let us help you do the math and decide if refinancing is right for you and your financial goals.

Refinance on existing mortgage
Generally, it’s a good idea to consider refinancing whenever the current mortgage interest rate is more than one percentage point below your present mortgage rate. You can reduce your monthly payment and term, therein, reducing total payback over the life of the loan.

Refinance – to obtain funding
When you refinance, you may be able to request additional loan funds to consolidate debt, buy a new car, pay for education, or do that remodeling project that you thought you couldn’t afford.

Construction Loan
Building a home? In addition to all the options you need to choose, you also have the responsibility of choosing a bank. We work with many local contractors and are able to meet their needs AND yours.

Jumbo Loan
Just like our mortgages listed above, Standard Bank has the ability to offer competitive rates and terms for these larger loans as well. Jumbo loans are for loan amounts greater than $453,100 (subject to change annually).

Hometown Loan
Perhaps you are retired, a young professional, or need extra assistance financing your home. If you have good credit and a combined household income that qualifies for the program, this product may be right for you. These loans require a relatively small down payment and offer competitive interest rates. We even pick up a portion of your closing costs!
Home Equity Loan

Home equity loans are very flexible and can be used for anything from home projects to vacation to refinancing your current home.

Home Equity Line of Credit

Want to be able to access loan funds on an as-needed basis? Once you are approved for a home equity line of credit, you can access your money simply by writing a check. Great for emergencies or to help cash flow!

How can I use my home equity loan or line of credit?

Did you know you can use the cash from your home equity loan or line of credit for more than just renovating your home? Below are a few more ways our customers have unlocked their potential:

- Pay off credit cards or other debt at a lower rate
- Refinance your home
- Remodel your home
- Pay off student loans at a lower rate
- Pay for education
- Buy a car
- Help with medical expenses
- Go on vacation
- …or anything else you would like to finance at a lower rate!

Mortgage Loan Timeline

I finished my mortgage application, now what can I expect?

1-2 weeks after application:
1. Your mortgage application packet (with all documentation) will be forwarded to one of our loan underwriters.
2. As the underwriting process begins, the underwriter will compute your debt-to-income ratio and determine if you qualify for the loan.
3. During this process, an appraisal and title insurance are also ordered (you may be contacted by the appraiser and/or title company). This is a full appraisal; the appraiser will take pictures inside and out and document all important information such as similar homes sold in the area recently, taxes, etc.

2-4 weeks after appraisal is ordered:
4. Once we receive your appraisal, the underwriter reviews it and determines loan-to-value for the property and if the property is acceptable (make sure there are no specific damages or repairs that need done).
5. Private Mortgage Insurance (PMI) documentation will be submitted for approval (if applicable).
6. The underwriter will issue your commitment letter with remaining terms and conditions needed for closing. (This could include proof of homeowners insurance, updated bank statements, clarification of deposits, etc.)
7. Once all conditions are cleared, your loan closing can be scheduled.

We are known for our quick turnaround, and we work to get you into your home as quickly and efficiently as possible.

Home Equity Lending

We take great pride in our customer service whether it is in person, on the phone, or online. That’s why your loan officer is available to spend as much time as you need helping you make the decisions that support your financial goals.
Apply online for your mortgage, refinance, or home equity loan at YOUR convenience!

- Start your application from anywhere at any time at www.standardbankPA.com.
- Application takes approximately 10-15 minutes.
- Stop at any point and log in later to finish.
- Application is just as secure as online banking.
- Call our lending experts at (412) 856-0358 during regular business hours for help.
- Only input information you know. Your loan officer will review the application with you later.
- After you apply, you will receive a phone call from your loan officer within a few business days.

Allegeny County

Blawnox
201 Freeport Road
Pittsburgh, PA 15238
(412) 828-6030

Green Tree
Four Parkway Center #100
Pittsburgh, PA 15220
(412) 928-6530

Lawrenceville
5137 Butler Street
Pittsburgh, PA 15201
(412) 781-1464

Monroeville
2640 Monroeville Blvd.
Monroeville, PA 15146
(412) 856-0354

Mt. Troy
2000 Mt. Troy Road
Pittsburgh, PA 15212
(412) 322-6107

North Hills
7703 McKnight Road
Pittsburgh, PA 15237
(412) 847-7640

Pittsburgh (Downtown)
428 Forbes Avenue
Pittsburgh, PA 15219
(412) 338-9036

Shaler (Drive-up down the road)
900 Mt. Royal Boulevard
Pittsburgh, PA 15223
(412) 566-4246

Member FDIC

Westmoreland County

Greensburg
5150 Route 30, Eastgate Plaza
Greensburg, PA 15601
(724) 834-2080

Ligonier
211 West Main Street
Ligonier, PA 15658
(724) 238-6655

Mt. Pleasant
659 West Main Street
Mount Pleasant, PA 15666
(724) 547-7515

Murrysville
4785 Old William Penn Hwy.
Murrysville, PA 15632
(724) 327-0010

Scottsdale
100 Pittsburgh Street
Scottsdale, PA 15683
(724) 887-7900

Bedford County and Maryland

Hyndman
3945 Center Street
Hyndman, PA 15545
(814) 842-3294

Cumberland (Walk-up / drive-up only)
200 North Mechanic St.
Cumberland, MD 21502
(301) 722-5770

LaVale
1275 National Hwy.
LaVale, MD 21502
(301) 729-3738

For more information, please call your local office or use our website to find a loan officer near you.
www.standardbankPA.com