

# Familiar with Needs of Local Borrowers, Malvern Bank's 'Mortgage Minute' Offers Residential Lending Solutions

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In our newest column – “Malvern’s Mortgage Minute” – John Stack III will be offering residential lending solutions for residents of Chester, Delaware, and Montgomery counties and the surrounding area.

Stack is the Senior Vice President, Residential Sales Manager at Malvern Bank, National Association. Prior to joining the bank, he held a position as a Mortgage Loan Originator in New Jersey. He has more than 30 years of experience in the mortgage industry, with a specialty in assisting borrowers in the mortgage process.

Malvern Bank has assisted borrowers in all aspects of the mortgage process. The bank is intimately familiar with the needs of local borrowers and has helped many borrowers achieve their dream of homeownership. Malvern is invested in seeing the local community grow and sponsors VISTA Today’s House of the Week.

Stack is committed to providing consumers relevant blogs related to homeownership. While you will see his columns here in VISTA Today, you can also sign up for his blog to receive his messages directly.

As summer has begun, many homeowners’ thoughts turn to home improvements. Stack is ready to help you with his “Home Hacks of the Week”:



Recently, Malvern Bank launched a HELOC (Home Equity Line of Credit) special that provides existing homeowners a low introductory rate to help finish seasonal home maintenance items. Here are some tasks to cross off your list:



- ◆ Conduct a visual inspection of your entire property, so you can note any repairs that may be needed.
- ◆ Check your driveways and walkways for any cracks in need of repair, and use binoculars to see if any shingles have come loose on your roof.
- ◆ Make note if your gutters need clearing, and make sure window screens and screen doors are free of holes or tears – so bugs stay outside where they belong.
- ◆ Don't forget to check your outside faucets, hoses, and sprinklers for frost damage to ensure they will work properly.
- ◆ Keep your yard safe for friends, family, and pets by inspecting your fence or deck for any loose or warped boards. Remove any debris that may have become stuck in your fence or deck, and add protective stain based on the manufacturer's recommendation.
- ◆ Check your patio furniture for any signs of rust or tears, and wash outdoor cushions using the manufacturer's recommended method.

Last but certainly not least, schedule a service appointment for your air conditioner, so you know it's in working order.

Please reach out to Malvern Bank's Private Client Officers and Financial Center Managers to inquire about a Home Equity Line of Credit at [HomeEquity@MyMalvernBank.com](mailto:HomeEquity@MyMalvernBank.com). If you are interested in hearing more about Malvern Bank Mortgages, please call 610-251-2221 or e-mail [mortgages@MyMalvernBank.com](mailto:mortgages@MyMalvernBank.com).

Sign up for Malvern Bank's "[Mortgage Minute](#)."

You can also find out more information by [clicking here](#).