

Why Use Home Team Lending



A CUSTOMER DRIVEN ORGANIZATION

At Home Team Lending we are driven to fill the needs of our customers. Refinancing or Buying a home can be a stressful process. We do not concentrate on units or numbers, just customers.

At Home Team Lending we pride ourselves in being a winning team and having all of the right players under one roof to make the mortgage process simple.

We understand the importance of finding the best loan for our customers' specific situations. We are structured to provide over 500 different loan programs and fixed rate terms from 5 to 40 years. In addition we give the options to buy down the interest rate and customize the payment. With our low overhead we are able to offer better interest rates, usually at least half a percent lower than local and national banks.

Since we are a non-depository institution, meaning we don't offer checking and savings accounts, we are able to offer less stringent underwriting guidelines and are able to do many loans the banks just can't and don't even want to do. Unlike many of our competitors we don't charge costly Pre-Payment Penalties or force Balloon Notes which most local banks consider common practice.

If a customer has really good credit they deserve a great rate; if they have less than perfect credit they deserve a second chance. We think outside the box and work with underwriters to cut through the red tape and get your loan **APPROVED**.

HOME TEAM ADVANTAGES:

- Wide Variety of Programs
- Low Rates
- Flexible Terms
- On Site Underwriting
- On Site Processing
- Accessible Loan Officers
- No Application Fees
- No Junk Fees
- 24 Hour Loan Submissions
- 4 Minute Pre-Approvals
- Close On Time Guarantee
- Discounted Title Insurance
- Flexible Appointments
- Remote Closing
- Easy Documentation

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