



**GFS**  
HOME LOANS

# Your Premier Partner in

San Antonio Real Estate





# Our Commitment to Service

## **UNPARALLELED PERSONALIZED SERVICE**

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At GFS Home Loans, we pride ourselves on delivering personalized service that goes beyond expectations. Our team is committed to providing timely, responsive, and tailored support to each Realtor we work with.

## **LOCAL MARKET MASTERY**

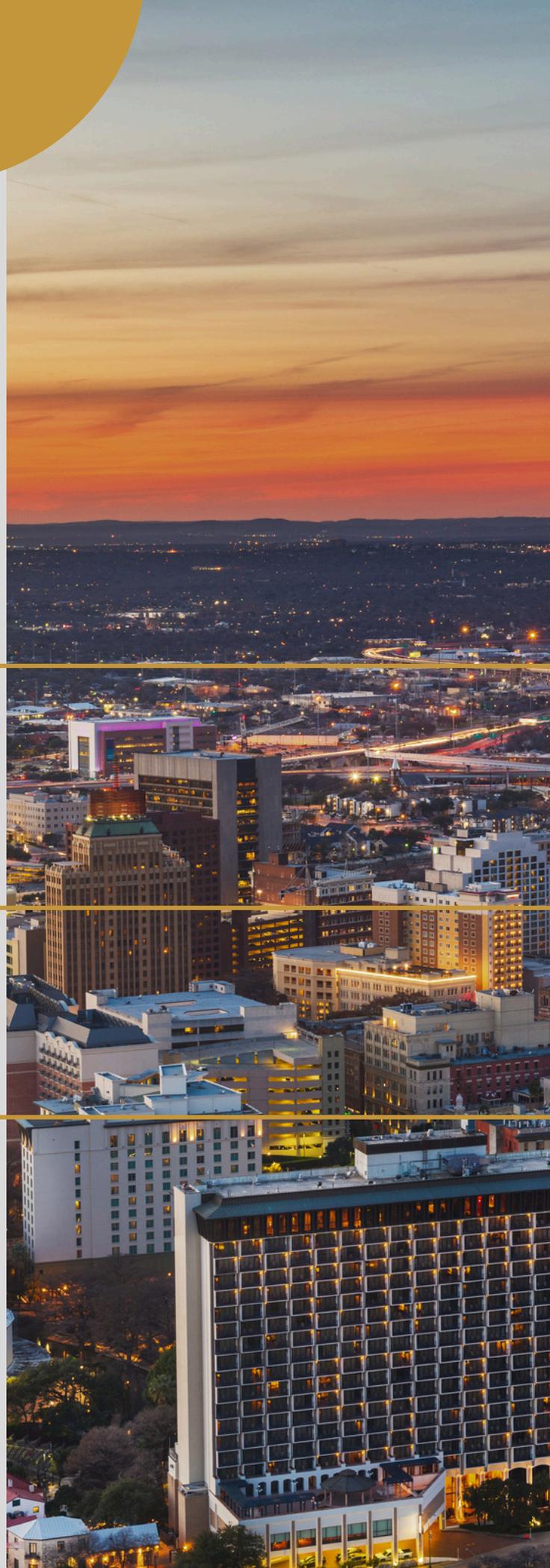
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Our deep understanding of the San Antonio market ensures we offer relevant, actionable advice – helping you close deals faster and more efficiently.

## **DEDICATED SUPPORT**

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Every Realtor partner gets a dedicated loan officer – ensuring you have a reliable point of contact at every stage of the process.





# About Us.

## GFS Home Loans: Your Trusted Mortgage Partners in San Antonio

### A Legacy of Trust, A Future of Collaboration

Welcome to GFS Home Loans, where our legacy of trust meets a future full of possibilities. Based in the heart of San Antonio, Texas, our corporate office is the hub of innovation, expertise, and dedication to serving both homebuyers and real estate professionals. With over 25 years of experience in the mortgage industry, we pride ourselves on being more than just a mortgage provider; we are your partners in achieving success in the real estate market.

#### **Our Commitment to Realtors:**

At GFS Home Loans, we understand that your success is our success. Our mission is to empower real estate professionals by providing the resources, support, and expertise needed to close more deals and satisfy more clients. We are dedicated to building strong, collaborative relationships with realtors, ensuring that together we can offer exceptional service and seamless homebuying experiences.



#### **Our Core Values:**

**Integrity:** Our business is built on a foundation of honesty and transparency. We value the trust you place in us and strive to uphold the highest ethical standards in all our dealings.

**Excellence:** We aim for excellence in every aspect of our operations, from the quality of our loan products to the level of support we provide to our realtor partners.

**Innovation:** We stay ahead of industry trends by leveraging the latest technology and innovative practices, ensuring our realtor partners have access to the best tools and resources.

**Collaboration:** We believe in the power of teamwork. By working closely with realtors, we create a synergistic relationship that benefits both parties and enhances the overall homebuying process.



# Why *Partner* With Us?

Ready to Elevate  
Your Real Estate  
Business?

***Let's Collaborate!***

*Our team doesn't just work in San Antonio; we live and breathe this city. With our fingers firmly on the pulse of local market trends, regulations, and opportunities, partnering with us means gaining an ally with invaluable insights and a deep understanding of what makes San Antonio real estate market tick*

## **TAILORED LOAN SOLUTIONS FOR EVERY CLIENT:**

We understand that no two clients are the same. That's why we offer a diverse range of loan products to suit every need. Whether it's navigating complex VA loans, finding creative solutions for first-time homebuyers, or structuring loans for high-net-worth individuals, our mortgage professionals are adept at customizing options that work best for your clients.

## **EFFICIENT AND STREAMLINED PROCESSES:**

Time is of the essence in real estate. Our commitment to efficiency means quicker pre-approvals, seamless application processes, and timely closings. This efficiency not only enhances your client's experience but also reflects positively on your reputation as a Realtor.

## **CONTINUOUS COMMUNICATION AND SUPPORT**

We believe in the power of partnership and communication. By working with us, you'll have a dedicated mortgage professional who is always available to answer questions, offer updates, and provide guidance throughout the mortgage process. Our goal is to work as an extension of your team, ensuring a smooth and stress-free experience for both you and your clients.

## **COMMITTED TO THE COMMUNITY:**

Our involvement in the San Antonio community goes beyond business. We actively participate in local events, sponsor community projects, and engage in initiatives that matter to the neighborhoods we serve. Partnering with us means joining a team that truly cares about and invests in the well-being and growth of our community.

# In-House Operations: The GFS Advantage



## COMPLETE IN-HOUSE PROCESSING

Unlike many competitors, we handle all our operations in-house. From processing to underwriting, everything is done under our watchful eye, ensuring accuracy, speed, and reliability.



## ALWAYS IN THE LOOP

With our in-house team, you're always informed. We provide regular updates on loan status, so you're never in the dark about your client's mortgage progress.



## MARKETING SUPPORT

Boost your real estate marketing with our co-branded flyers, digital campaigns, and customized strategies. Our team collaborates with you to create compelling materials that highlight your listings' best features and attract potential buyers.



## QUALITY CONTROL

In-house processing means tighter quality control, fewer errors, and a smoother, more efficient path to closing.



# Finding Your *Perfect* Home Loan

## CONVENTIONAL LOANS

- Flexible Down Payment Options: As low as 3% down, making homeownership more accessible.
- Variety of Terms: Offers a range of terms, allowing customization to fit different financial situations.
- No Upfront Mortgage Insurance: Unlike some government-backed loans, there's no upfront mortgage insurance fee.

## FHA LOANS

- Low Down Payment Requirement: Minimum 3.5% down payment makes it accessible for many buyers.
- Lenient Credit Requirements: Available to those with lower credit scores.
- Higher Debt-to-Income Ratios Allowed: Offers more flexibility for borrowers with higher levels of debt.

## USDA LOANS

- No Down Payment Required: USDA loans offer 100% financing, meaning eligible buyers can purchase a home with zero down payment.
- Low Interest Rates: These loans typically come with competitive interest rates, making monthly payments more affordable.
- Flexible Credit Requirements: USDA loans have more lenient credit score requirements compared to conventional loans, making homeownership accessible to more people.

## VA LOANS

- No Down Payment Required: Ideal for those seeking to buy a home without a significant upfront financial burden.
- No Private Mortgage Insurance (PMI): Reduces monthly mortgage costs, as PMI is not required.
- Competitive Interest Rates: Typically offers lower rates compared to conventional loans, saving money over the loan's life.

## NON-QM LOANS

- DSCR (Debt Service Coverage Ratio) Loans:
  - Property Income-Based Qualification: These loans are approved based on the rental income of the property rather than the borrower's personal income.
- Foreign National Loans
  - Loans for Non-U.S. Residents: Designed for foreign nationals to purchase or invest in U.S. properties without requiring a U.S. credit history.
- ITIN (Individual Taxpayer Identification Number) Loans
  - Non-Citizen Mortgage Option: Allows individuals without Social Security numbers to secure home loans using their ITIN and alternative credit documentation.

# Join the **GFS Home Loans** Family

## INVITATION TO PARTNERSHIP:

Join us in setting a new standard in real estate partnerships. At GFS Home Loans, we're not just about closing loans; we're about opening opportunities for Realtors.

## TESTIMONIALS:



GFS Home Loans is simply THE BEST. As a realtor, I've been referring my clients to lender, Crystal Q., for over 5 years. Coming to HQ is like coming home. Their team is proactive, ensuring that potential issues are addressed before they become problems. GFS continues to exceed my expectations. Thank you for all you do.

~ **Carina Veale, Realtor**



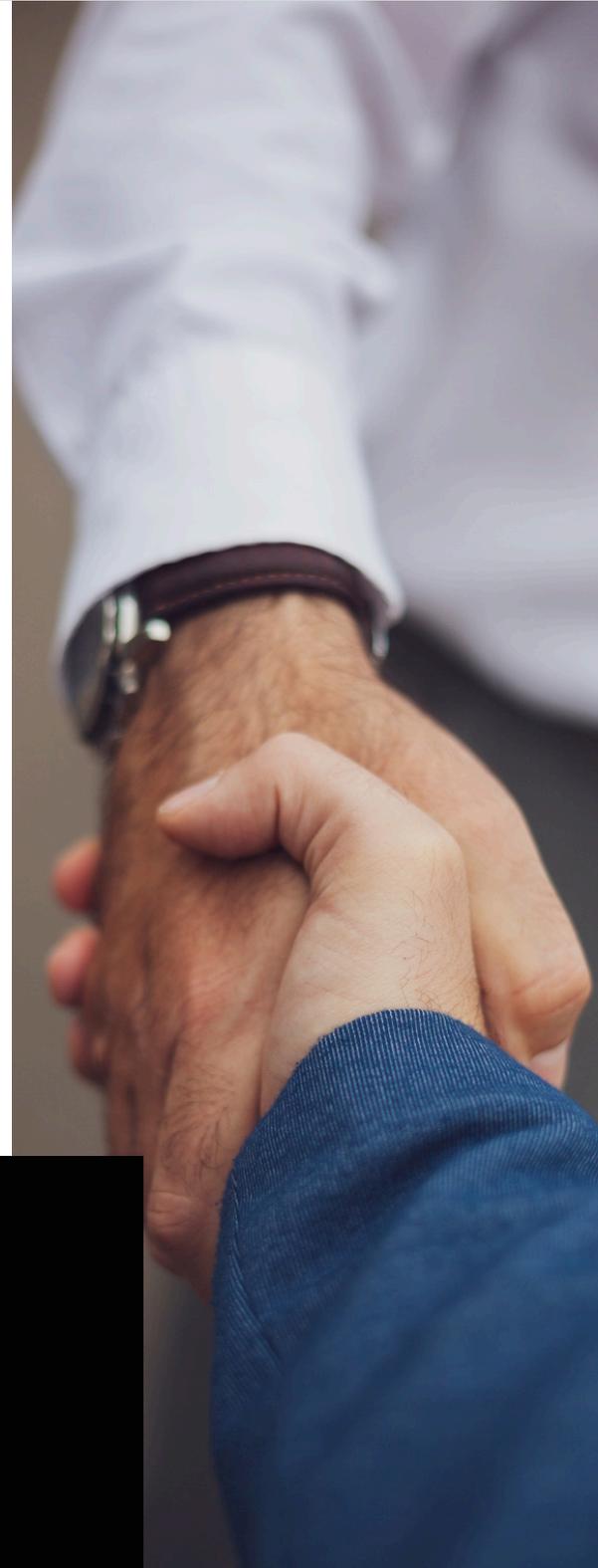
I have worked with Martina Wilson multiple times and she I have had a great experience each time. She is very knowledgeable and is patient in the way she explains the process. Her transparency, availability and responsiveness increased my trust in her and in GFS Home Loans Well done and I would absolutely recommend GFS to all of my family and Friends.

~ **Deonte Thompson, Realtor**



GFS Home Loans has been an invaluable partner in my real estate business. They take the time to educate buyers on their options, which empowers them to make informed decisions. The seamless coordination between GFS Home Loans and my office has led to faster closings and happier clients. If you're a realtor looking for a trustworthy mortgage partner, look no further than GFS Home Loans!

~ **Ellen Lage, Realtor**



# Partner with *GFS Home Loans Today!*

Join a Partnership Built on Trust and Success

## THANK YOU

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Thank you for considering GFS Home Loans as your trusted mortgage partner. We are excited about the opportunity to work together and support your real estate business. Our commitment to integrity, excellence, innovation, and collaboration ensures that you and your clients receive the best possible service and support.

## LET'S CONNECT

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### Contact Us

#### Corporate Address

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*We look forward to partnering with you to create a successful and rewarding experience for your clients. Together, we can open doors to new opportunities and help more families achieve their dream of homeownership.*