

YOUR HOME, YOUR LOAN - FAST, SEAMLESS, DONE RIGHT!

# Hitting the Bullseye on Every Loan

With Team Copeland

## OUR ALL-STARS INCLUDE:

- ✓ **Conventional, FHA, VA, and USDA Loans** – Covering the basics, better than the rest!
- ✓ **Construction-to-Permanent Loans** – One-time close for new builds offering 3.5% and 5% down payment options.
- ✓ **Investment Property Loans**
- ✓ **DSCR (Debt Service Coverage Ratio):** No income qualifying. If the rent covers the payment, **YOU'RE IN!**
- ✓ **Bank Statement Loans:** Self-employed borrowers? Let's qualify them on deposits instead of tax write-offs!
- ✓ **Mobile Homes:** Purged with land, double-wide, newer than 1978? **WE GOT YOU!**

## NEW PROGRAMS THAT CHANGE THE GAME:

- 🔧 **Bright Future Program:** We GIVE your buyer 3.5% of the loan amount (up to \$13,000) for down payment or closing costs with an Energy Efficient Mortgage!
- 🛡️ **Line of Duty Death Benefit:** Protects families of first responders with up to \$525K if the unimaginable happens – because they deserve it!

## EXCLUSIVE HERO & TEACHER PROGRAMS:

- 🇺🇸 **Nightingale Advantage** – First responders, health professionals, and veterinarians earn **0.5% of the loan amount** for rate buy-downs or closing costs!
- 📚 **Chalkboard Advantage** – Same killer perks for teachers and educators!

## YOUR DREAM, HOME YOUR WAY:

- ✓ **Rehab Loans:** FHA, 203K, VA and Conventional options to turn "meh" homes into dream homes!
- ✓ **"Bye Bye PMI" Loans:** No mortgage insurance with just 15% down.
- ✓ **Bridge Loans:** Move buyers seamlessly.
- ✓ **HELOCS & Seconds:** Close in 5 days with Equity Express!
- ✓ **Reverse Mortgages:** Unlock equity for retirees.

## WE'RE IN YOUR CORNER, 24/7:

- ✓ Listing Flyers, Canva Help, Open House Assistance, & Social Media Blasts.
- ✓ On-call evenings, weekends, and when YOU need us!
- ✓ Communication EVERY step of the way – no surprises, just results!



### Team Copeland

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