



Local RSM | NMLS #2450412

Direct: 214.603.8160

Email: oj@localrsm.com

www.localrsm.com

Applying for a home.

Understanding your home loan shouldn't feel intimidating

Applying for a loan is one of the biggest financial decisions most people make — but it doesn't have to be stressful. The more you understand your options, the more confident you'll feel about taking the next step toward homeownership or refinancing.



Why It's Worth Having the Conversation

1. Clarity Before Commitment

When you talk through your situation with a loan advisor, you can see exactly what you qualify for — and what to improve before applying.

2. Personalized Programs for Your Situation

Every borrower is different. Whether you're a first-time buyer, self-employed, or looking to refinance, there are flexible loan programs designed for your goals.

3. Build Comfort and Confidence

Our goal isn't to sell — it's to make you feel confident about what's possible.

4. Know Your Numbers Early

Understanding rates, payments, and closing costs up front helps you plan better and avoid surprises later.



How to Get Started

Getting comfortable with your loan options is easy:

1. **Join our next live Q&A session** or schedule a quick chat.
 2. **Ask your questions** — no topic is off limits.
 3. **Apply** Your review options (Credit Check/No Credit Check options)
-

Ready to explore your options?

Let's talk through your goals and find out what's possible — together.

Thank you,

OJ Molina | NMLS #1744306