

WHY ADVISORS?

LOOKING FOR A BETTER LENDER?

BIG BANK CAPABILITIES WITHOUT THE BIG BANK ISSUES

With big dreams and even more determination, Advisors Mortgage Group, LLC was founded in 1999 by a single loan officer in a small office in Shrewsbury, New Jersey. In the years since, Advisors Mortgage has grown to serve not only the greater New Jersey area, but a vast portion of the United States. Advisors Mortgage has established itself as a pillar of excellence in the mortgage industry.

- Fannie Mae/Freddie Mac seller/servicer
- Closings in under 30 days with local underwriting
- Conventional, FHA, USDA, VA, 203k renovation loans, jumbo and reverse mortgage programs
- Extended rate locks for new construction



Steven Meyer, President

ADVISORS' COUPON

MENTION THIS FLYER TO **SAVE \$500** OFF YOUR CLOSING COSTS!

ADVISORS MORTGAGE GROUP, LLC



ADVISORS MORTGAGE GROUP, LLC TM

1411 Highway 35 • Ocean, NJ 07712 • Company NMLS# 33041
855.LOANS.USA • www.AdvisorsMortgage.com



Advisors Mortgage Group, LLC Licensing Information. Note: Branch holds additional licenses for actual branch location. CA: Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act; CO; CT; DE; FL; GA: Georgia Residential Mortgage Licensee; ME; MD; MA: Advisors Mortgage Group, LLC, lender # MC 33041; MN; NH: Licensed by the New Hampshire Banking Dept; NJ: Licensed by the New Jersey Department of Banking and Insurance; NY: Licensed Mortgage Banker - NYS Department of Financial Services; NC; OH; OR: License # ML-5281; RI: Rhode Island Licensed Lender; SC; TX; VT; WA: License # CL-33041.

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TOP 10 REASONS TO USE ADVISORS MORTGAGE GROUP

- 1 BIG BANK CAPABILITIES WITHOUT THE BIG BANK ISSUES:** Direct lender closings in under 30 days with local underwriting.
- 2 CONVENTIONAL LOANS:** Available with as little as 3% down if credit score is 680 or higher, and 5% down with a 640 credit score or better. Higher down payments for multi-family properties and non-owner occupied properties.
- 3 FHA (FEDERAL HOUSING ADMINISTRATION) LOANS:** 3.5% down payment, for 1-4 family homes, higher debt to income ratios allowed, must be owner occupied.
- 4 VA (VETERANS ADMINISTRATION) LOANS:** For our US service members, active and retired or disabled 100% financing.
- 5 USDA (UNITED STATES DEPT. OF AGRICULTURE) LOANS:** 100% financing, property must be located within a USDA eligible area. Income limits apply. Must be owner occupied.
- 6 203K FHA (FEDERAL HOUSING ADMINISTRATION REHABILITATION LOAN):** This loan provides the ability to borrow money to purchase and renovate in one transaction. With as little as 3.5% down payment/equity these loans can be used for minor repairs to a tear down to foundation and rebuild. Can also be used to renovate a property currently owned. Must be owner occupied.
- 7 HOMESTYLE RENOVATION LOAN:** Allows for the purchase and renovation of 1-4 family owner occupied homes and 1 family investment properties and second homes. Renovations to currently owned home is allowed as well. Down payment/equity as low as 5% on owner occupied 1 family.
- 8 REFINANCE:** Could you save money by refinancing your existing mortgage? We will help you calculate your potential savings based on the current rates, mortgage insurance premiums (if applicable) and the projected time you plan to stay in your home.
- 9 JUMBO MORTGAGE:** Advisors Advantage Jumbo loans have competitive rates. Fixed and adjustable rates are available with 15 or 30 year terms.
- 10 CONSULTATIONS ARE FREE!** Do you have questions about credit, loan programs? Do you want to know how much house you can afford? I will provide you with free advice and a pre-qualification letter.

CALL TODAY TO LEARN MORE!



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THINGS NOT TO DO WHEN OBTAINING A MORTGAGE LOAN

- ① **DO NOT change jobs**
We will verify your employment the day of closing.
- ② **DO NOT change your pay structure**
We may need an additional paystub.
- ③ **DO NOT apply for new credit**
We may have to pull credit again before closing and inquiries can lower your credit score.
- ④ **DO NOT change your marital status.**
- ⑤ **DO NOT deposit any sums into your bank that cannot be documented thoroughly**
We may need an additional printout prior to closing to show funds are available or items have cleared.
- ⑥ **DO NOT dispute any items on your credit**
No disputes allowed on credit reports, even if settled or paid.
- ⑦ **DO NOT charge up your credit cards “getting ready for the new house”**
This could lower your credit score or increase your debt ratio.
- ⑧ **DO NOT let your driver’s license expire**
The notary at the title company requires current identification.
- ⑨ **DO NOT skip payments on your current bills to “save up for the house” including rent**
We might have to re-verify prior to closing.
- ⑩ **DO NOT spend money from your checking account unless absolutely necessary**
We may ask for additional printouts from your bank to check funds.
- ⑪ **DO NOT make application for other loans for another property**
- ⑫ **DO NOT put any gift funds into your account**
Check with your loan officer on the procedure necessary.



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DO'S & DON'TS

WHEN SHOPPING FOR A HOME

DO'S

- DO continue making your mortgage or rent payments
- DO stay current on all existing accounts
- DO keep working at your current employer
- DO keep your same insurance company
- DO continue living at your current residence
- DO call your Loan Officer if you have any questions

DON'TS

- DON'T finance a major purchase (car, boat, jewelry, furniture, etc.)
- DON'T apply for new credit (even if you seem pre-approved)
- DON'T transfer any balances from one account to another
- DON'T close any credit card accounts
- DON'T max out or over-charge on your credit card accounts
- DON'T take out a new loan
- DON'T take out cash advances on credit cards for closing funds

HAPPY HOUSE HUNTING!



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MULTI-FAMILY MORTGAGE LOANS

Looking for financing on a Multi-Family **COMMERCIAL INVESTMENT PROPERTY?**

We provide financing for borrowers that don't fit a typical bank model, but also don't want the crippling fees of hard money.

We understand you deserve better options, and are proud to offer **TRUE** stated income solution.

- ✓ **NO** Upfront Fees
- ✓ **NO** Income Verification
- ✓ **NO** Tax Returns
- ✓ LTV: Up to **75%**
- ✓ Loan Amounts **\$75K-\$5MM**

Advisors Mortgage Group will not make any mortgage loan commitments or fund any mortgage loans under the advertised program. Advisors Mortgage Group arranges loans with third party providers.



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WE NOW DO OWNER OCCUPIED NO-INCOME VERIFICATION LOANS

We now do stated-income loans on
OWNER-OCCUPIED INVESTMENT PROPERTIES.



As long as your property is
AT LEAST TWO UNITS,
we can still get you funded!

We understand you deserve better
options, and are proud to offer
TRUE stated income solution.

- ✓ **NO** Upfront Fees
- ✓ **NO** Income Verification
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HOMESTYLE RENOVATION LOANS

Renovation financing to turn that “fixer upper” into your picture perfect dream home is now available. Easily get funds to both purchase and upgrade your dream home!

ADVANTAGES OF A HOMESTYLE RENOVATION LOAN:

- Down payment as low as 5%
- Only one loan needed to both purchase and improve the home
- Can be used to buy properties otherwise not eligible for financing
- Homestyle Renovation Loan can be used on purchases & refinances for primary, vacation and investment properties

CALL ME TODAY FOR MORE DETAILS!

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MORTGAGE OF HEROES

EST. 1999

WE SUPPORT OUR LOCAL HEROES

Special Mortgage Benefits for You & Your Family.

At Advisors Mortgage Group, we feel very strongly that the brave men and women of the **law enforcement, firefighters, teachers, EMT workers and the military are all heroes**, which is why we put together a special program specifically for them and their families. If you are planning on either purchasing a new home or looking to lower your monthly payment by refinancing, let us help you save on lender costs.

FOR OUR HEROES:

- NO APPLICATION OR COMMITMENT FEES
- NO FLOOD CERTIFICATION OR TAX SERVICE FEES
- NO LENDER FEES!



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USDA LOANS THROUGH ADVISORS MORTGAGE

A USDA Guaranteed Loan is a Government Insured, 100% LTV purchase loan.

Now you can realize your dream of owning a home using a USDA Rural Development Program. USDA provides the benefit of purchasing without many of the restrictions other loan programs may require. This home is in an eligible area.*

PROGRAM HIGHLIGHTS:

- Available for purchases or refinances**
- Available for eligible homebuyers
- Zero down payment
- Closing costs can be paid for by seller
- No cash reserves required
- Guarantee fee can be financed
- Competitive fixed rates

CALL US TODAY FOR MORE DETAILS!

*AVAILABLE FOR HOMEBUYERS MEETING USDA HOUSEHOLD INCOME ELIGIBILITY REQUIREMENTS

**Loan must be an existing USDA Rural Development Guaranteed housing loan or Sec. 502 Direct housing loan. Note: For purchases and refinances, 0.5% annual fee is assessed by USDA. Stream line transaction not available. Advisors Mortgage Group is an USDA Approved Lender - Lender is not acting on behalf of or at the discretion of the USDA or the federal government.



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203K RENOVATION LOANS

Renovation financing to turn that “fixer upper” into your picture perfect dream home. Easily get funds to both purchase and upgrade your dream home!

ADVANTAGES OF A 203(k) RENOVATION LOAN:

- Downpayment as low as 3.5% down
- Only one loan needed to both purchase and improve the home
- Can be used to buy properties otherwise not eligible for financing
- FHA Energy Efficient Mortgage (EEM) allows for additional improvements that will lower your utility costs
- More flexible credit qualifications than conventional mortgages making it easier for the buyer with less than perfect credit to be approved

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ADVISORS
MORTGAGE GROUP, LLC



Relax. Let Your Home Work for you.

As a senior homeowner 62 or older, you are eligible to apply for the Government insured Home Equity Conversion Mortgage (HECM) program through Advisors Mortgage Group, with a free consultation available.

This federally insured program allows seniors like you to receive one lump sum payment or monthly payments for life. This money is tax free and will not affect your social security benefits*. The federally insured mortgage loan will be available to you for anything you choose.

**Consult a tax professional*

- No employment, income or credit requirements
- No payments as long as you live in the home, except for paying your property taxes & homeowners insurance*
**Borrower is required to maintain the home*
- Retain ownership of your home
- Use the cash for whatever you need
- Can be used for purchase or refinance transactions

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TOP 10

LENDERS BY MARKET SHARE



1st - 3rd Quarter 2017 | Monmouth County*

% of Total Transactions / Loans

1. Wells Fargo Bank
9.11%
2. **Advisors Mortgage Group**
6.91%
3. Homebridge Financial Services, Inc
4.09%
4. Quicken Loans
2.85%
5. JP Morgan Chase Bank
2.82%
6. Bank of America
2.75%
7. American Neighborhood Mortgage Acceptance
2.12%
8. NJ Lenders
2.01%
9. Caliber Home Loans
1.96%
10. Finance of America Mortgage
1.73%



BIG BANK CAPABILITIES

**WITHOUT THE
BIG BANK ISSUES**

*Source: Core Logic Market watch report. Purchase money first mortgage loans. November 2017.



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LOOKING FOR A BETTER LENDER?

Big Bank Capabilities Without the Big Bank Issues.

CONFIDENCE STARTS HERE!

At Advisors Mortgage Group, the entire loan process takes place in-house. This means when we originate your loan, we process it, underwrite it, draw loan docs, and fund your loan - *all within our offices!*

This enhanced control over all aspects of the loan process gives our clients utmost confidence in our results.

Conventional Loan Programs

- Fixed rate and adjustable rate mortgages: variety of terms available
- Second homes and investment properties
- Jumbo loans
- Purchase programs with as little as 3% down
- Rate and term/Cash-out refinance mortgages
- Gift funds allowed for all of down payment, closing costs, reserves on single-family, primary purchases

FHA Loan Programs

- Down payment as little as 3.5%
- Less strict credit score requirements
- Closing cost assistance: sellers can pay up to 6% of the loan amount to cover buyer's closing costs
- Streamline and cash-out refinancing available
- Gift funds acceptable for closing costs, pre-paid items, and down payment assistance

USDA Loans (Rural Development Loan)

- Purchase a home in a USDA designated area with 100% financing (no down payment required)
- Seller can pay 100% of borrower's closing costs
- Less strict credit qualification
- Lower average interest rates compared to conventional loan products with similar terms.
- Purchase and refinance transactions available
- One-time USDA guarantee fee added and financed into the loan amount.

VA Loan Programs

- 100% financing (no down payment required)
- Lower average interest rates compared to conventional loan products with similar terms.
- Seller can pay all of a buyer's closing costs, up to 4% in concessions
- Variety of terms available
- Purchase/refinance transactions available
- No monthly mortgage insurance
- One-time VA funding fee financed into the loan amount
- Gift funds acceptable for closing costs and down payment

Reverse Mortgage Loan Programs (HECM)

- Allows seniors 62 years of age or older to purchase a principal residence and obtain a reverse mortgage within a single transaction
- Ability for seniors to relocate or downsize their homes to meet their physical needs
- Perfect for seniors looking to settle into their homes for retirement

WITH ADVISORS RENOVATION SOLUTIONS, YOU CAN:

- Buy a property as-is
- Put in new flooring, carpeting, or tiling
- Conserve energy with new windows
- Update wiring, plumbing, or heating
- Remodel the kitchen or bath
- Paint the house or add siding
- Renovate or add a room
- Add a porch, deck, or patio
- **CLOSE AS-IS ON TIME™**
- Buy bank REO
- Replace a leaky roof
- *Plus much more!*



BUY IT. FIX IT. LOVE IT!

REPAIRS OR IMPROVEMENTS ARE DONE
AFTER THE LOAN IS CLOSED

**SO YOU CAN CLOSE
AS-IS ON TIME!™**

- We have a dedicated team of experts with over 100 years of experience in renovation loans.
- Ability to purchase a property that needs renovation, repairs, or remodeling and conveniently finance both the purchase and the improvements in one easy step!
- Government and conventional loans available with as little as 3.5% down payment.

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YOU SERVED YOUR COUNTRY WITH HONOR.



Now let the VA loan program
pay tribute to your service.

- VA purchase loans allow eligible Veterans 100% home financing
- No monthly mortgage insurance premiums *Monthly mortgage premiums require an upfront, one-time payment at closing known as the VA funding fee.
- Streamline refinancing available
- No down payment required for qualified borrowers
- Up to 100% seller paid costs on purchases
- No prepayment penalties

VA Loans are guaranteed by the U.S. Department of Veterans Affairs, also known as a government loan.

* Advisors Mortgage is a VA-approved lender. We are not affiliated with or endorsed by the Department of Veterans Affairs or any government agency.



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