



True Mortgage Advisors Realtor Guide To Mortgages

Call Us to Consult Your Client & Get Them Pre-Approved



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True Mortgage
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Next Step



True
MORTGAGE ADVISORS

MEET YOUR TEAM



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TRADITIONAL MORTGAGE PROGRAM QUICK REFERENCE GUIDE



	Conventional	FHA	VA	USDA
Eligible Borrowers	US Citizens, Permanent Resident Aliens, Non Permanent Resident Aliens (Must have SSN & Work Eligibility)	US Citizens, Permanent Resident Aliens, Non Permanent Resident Aliens (Must have SSN & Work Eligibility)	Active Duty, Veterans, Reservists, and Surviving Spouses of Veterans (Restrictions Apply)	US Citizens, Permanent Resident Aliens, Non Permanent Resident Aliens (Must have SSN & Work Eligibility)
Occupancy	Primary Residence, Second Home (10% Down), Investment (15% Down)	Primary Residence Only	Primary Residence Only (No Unmarried Couples Unless Both Are VA Eligible)	Primary Residence Only
Minimum Credit Score	620	Typically Need Over 580 for Automated Underwriting Approval for 3.5% Down Payment	Typically Need Over 580 for Automated Underwriting Approval	Typically Need Over 620 for Automated Underwriting Approval
Loan Level Pricing Adjustments	Higher Credit Score Provides Better Pricing	Less Adjustments than Conventional	Limited Adjustments	Limited Adjustments
Down Payment Minimum	3% of Purchase Price (First Time Homebuyers) 5% of Purchase Price (All Other buyers)	3.5% of Purchase Price (Including Multi Unit Home, Up to 4 Units)	0% (No Down Payment Required)	0% (No Down Payment Required)
Short Sale Waiting Period	4 Years	3 Years	3 Years	3 Years

TRADITIONAL MORTGAGE PROGRAM QUICK REFERENCE GUIDE



Conventional

FHA

VA

USDA

Seller Concession

3% of Purchase Price with Less Than 10% Down

6% of Purchase Price with 10% - 25% Down

9% of Purchase Price with More Than 25% Down

2% of Purchase Price with 15% or More Down for an Investment Property

Up to 6% of Purchase Price

4% or All Allowable Closing Costs and Prepaids, Including Up to 2 Discount Points

Up to 6% of Purchase Price

Mortgage Insurance

Required if Down Payment is Less Than 20% of Purchase Price

Automatically Removed Once Loan to Value Ratio is At or Below 78%

Can Request Removal Once Loan to Value Ratio is At or Below 80%

Required on All FHA Loans

Removed After Year 11 Only if Down Payment was 10% of Purchase Price or More

Premium is 1.75% of Loan Amount

Monthly Charge is Typically 0.55% of Loan Amount Lasts the Life of the Loan

No Mortgage Insurance Required
VA Funding Fee Charged Instead of Mortgage Insurance

VA Funding Fee: 0% up to 3.3% of Loan Amount

No Mortgage Insurance Required

Up Front Fee and Annual Guarantee Fee Charged Instead of Mortgage Insurance

Up Front Fee: 1% of Loan Amount

Annual Guarantee Fee: 0.35% of Loan Amount

TRADITIONAL MORTGAGE PROGRAM

QUICK REFERENCE GUIDE



Conventional

FHA

VA

USDA

Gift Funds

If Credit Score Is > 660, Gift Funds Allowed

If Credit Score is < 660, Down Payment Must Be Personal Funds

Gift Letter Signed by Donor and Recipient Needed and Potentially 2 Months of Bank Statements from Donor & Recipient

Gift Funds Allowed

Gift Letter Signed by Donor and Recipient Needed, Typically along With 2 Months of Bank Statements from Donor & Recipient

Gift Funds Allowed

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Gift Funds Allowed

Gift Letter Signed by Donor and Recipient Needed, Typically along With 2 Months of Bank Statements from Donor & Recipient

Bankruptcy Waiting Period

Chapter 7:
4 Years from Discharge

Chapter 13:
2 Years from Discharge

Chapter 13:
4 Years from Dismissal

Chapter 7:
2 Years from Discharge

Chapter 13:
May Be Eligible After 1 Year (Restrictions Apply)

Chapter 7:
2 Years from Discharge

Chapter 13:
May Be Eligible After 1 Year (Restrictions Apply)

Chapter 7:
3 Years from Discharge

Chapter 13:
May Be Eligible After 1 Year (Restrictions Apply)

Foreclosure / Deed in-Lieu of Waiting Period

Foreclosure: 7 Years
Deed in Lieu: 4 Years

3 Years

3 Years

3 Years



Conventional Home Loans

Conventional home loans are a popular choice in the world of real estate financing. These loans, not insured or guaranteed by the government, offer flexibility and competitive interest rates. One of the primary reasons someone should consider a Conventional home loan is their strong credit profile. Borrowers with good credit scores typically benefit from lower interest rates, resulting in reduced long-term borrowing costs. Additionally, Conventional loans are versatile, accommodating various property types and occupancy purposes, making them an ideal option for a wide range of homebuyers. Realtors often recommend Conventional loans for clients who can meet the credit and down payment requirements, as they provide a reliable path to homeownership with favorable terms. This loan type is typically considered the strongest offer when bidding on homes.

MORTGAGE PROGRAMS CONVENTIONAL



Conventional Home Loans - Continued

Conventional loans also offer advantages such as the ability to avoid private mortgage insurance (PMI) with a substantial down payment of at least 20%. This can significantly reduce monthly payments, making homeownership more affordable. Furthermore, conventional loans often have more straightforward approval processes, faster processing, and closing times compared to some government-backed options, which can be appealing to buyers looking for a streamlined homebuying experience. In summary, Conventional home loans are an excellent choice for individuals with strong financial profiles, offering competitive rates, flexibility, and the potential for lower costs over the life of the loan, making them a smart choice for many prospective homeowners.

MORTGAGE PROGRAMS CONVENTIONAL



FHA: Federal Housing Administration Home Loans

FHA home loans, insured by the Federal Housing Administration, offer an excellent financing option for prospective homebuyers. These loans are particularly beneficial due to their accessibility and borrower-friendly features. With a lower down payment requirement (usually as low as 3.5% of the purchase price), FHA loans make homeownership more attainable for individuals who may not have substantial savings for a conventional down payment. Additionally, FHA loans often have more flexible credit score requirements, allowing buyers with less-than-perfect credit to qualify. This makes FHA loans an attractive choice for those looking to enter the real estate market with a lower initial financial commitment, providing a path to homeownership for a wider range of individuals.

MORTGAGE PROGRAMS FHA



FHA: Federal Housing Administration Home Loans **Continued**

Furthermore, FHA loans offer security to lenders through the government's insurance, which results in competitive interest rates for borrowers. This means that not only are FHA loans more accessible, but they can also be cost-effective over the long term. In summary, the FHA home loan program serves as a valuable tool for realtors to recommend to their clients, especially first-time buyers or those with financial constraints. It opens doors to homeownership by offering lower down payments, accommodating credit challenges, and providing competitive interest rates, making it an advantageous choice in the real estate market.

MORTGAGE PROGRAMS FHA



MORTGAGE PROGRAMS VA

VA: Veteran Affairs Home Loans

A VA home loan, backed by the U.S. Department of Veterans Affairs, is a compelling option for eligible veterans and active-duty service members looking to purchase a home. These loans offer numerous advantages, including competitive interest rates, no down payment requirement, and the absence of private mortgage insurance (PMI). Additionally, VA loans are known for their flexibility in credit requirements and accommodating debt-to-income ratios, making homeownership more accessible. Realtors should recommend VA loans to qualified clients as a way to honor their service and provide them with a financially advantageous path to homeownership.



USDA: US Department of Agriculture Home Loans

USDA home loans, backed by the U.S. Department of Agriculture, are a fantastic option for homebuyers in eligible rural and suburban areas. One compelling reason to consider a USDA loan is the opportunity to purchase a home with no down payment, making homeownership more affordable. These loans also offer competitive interest rates and lower mortgage insurance costs compared to conventional loans. Realtors should recommend USDA loans to clients looking for a budget-friendly way to buy a home in qualified locations while benefiting from favorable terms and access to rural properties with the convenience of low upfront costs.

MORTGAGE PROGRAMS USDA

ADDITIONAL PROGRAMS OFFERED

NJHMFA: New Jersey Home Mortgage Finance Agency

- Intended for Primary Residence
- 620 Credit Score Minimum
- First Time Homebuyer Loan Program
- For Those Who Haven't Owned in Last Three Years
- Up to \$22,000 in Down Payment Assistance (DPA)
- Fully Forgiven After 5 Year Requirement
- Must Be Primary Residence, No Refinance, No 30 Days Late in 5 Years
- FHA and Conventional Program Versions Available
- No Loan Level Pricing Adjustments
- Rate Is Typically Lower Than Other Loan Programs
- DPA Can Go Towards Down Payment and Closing Costs
- Can Be Combined with USDA and VA Loans

Jumbo Home Loans

- Intended for Primary Residence and Second Home
- Loans That Exceed Conventional Loan Limits
- Loan Level Pricing Adjustments Apply

FHA 203k Renovation Loan

- Intended to help purchase a primary residence and finance the cost of necessary renovations or repairs into a single mortgage
- This can make it easier to afford a fixer-upper
- By financing the renovations you can potentially increase the home value, which may be beneficial when it comes to selling or refinancing in the future

Non Qualifying Mortgage Home Loans

- Loans That Don't Meet Traditional Financing
- Typically Requires At Least 25% Down Payment
- Pricing is Typically Higher Than Other Loan Types
- Previous Credit Events (Such as Bankruptcy)
- Unique Property Types (Such as Manufactured Homes and Land)
- Profit & Loss Only Income Documentation
- Self Employed Borrowers
- ITIN and SSN Borrowers Eligible





PROPERTY TYPES

01

Single Family

A single-family home is a free-standing residential building. Single-family homes are designed to be used as a single-dwelling unit, with one owner, no shared walls, and its own land.

02

Multi Family

Consists of more than one living unit. Can typically be a residential loan as long as property has one to four units.

03

Second Home

A home that is used as a vacation home for part of the year. Typically a second home is not used to gain rental income.

04

Primary Residence

Your primary residence (also known as a principal residence) is your home. Whether it's a house, condo or townhome, if you take up occupancy there for the majority of the year and can prove it, it's your primary residence.

05

Condo

A property that typically has higher association fees as the association is responsible for walls out. There's usually an additional approval process to make sure the association is stable. Lender typically has to have a condo questionnaire completed and approved.

06

PUD

A planned unit development is usually referred to as a Townhome. A PUD typically has lower association fees to cover common amenities such as a pool, landscaping, snow removal, etc. Usually no additional qualification requirements.



PROPERTY TYPES

07

Townhome

A Townhome is simply a type of architecture. This could be a Condo, PUD, or Single Family home.

08

Commercial

A property that is typically used for a business purpose.

09

Mixed Use

A property that is used both as residential and commercial. This could be anywhere from using a family room as a hair salon, up to part of the property being a storefront. Must own the business and live at the property to qualify as residential.

10

Leased Land

Land that you rent with the intention of living there, such as a mobile home park. The home is owned, but the land the property sits on is leased.

11

Fee Simple

You own the land the property is on, and you have complete ownership rights to that property

12

Investment

Property that is not intended to be a primary residence or second home, even if not being rented. Investment properties are usually intended to generate income. If buying a home for another person, must be investment property.



TERMS AND DEFINITIONS

ARMS

Adjustable Rate Mortgages are loans that have rates with a short term fixed period, then adjust with the market. The fixed period can typically be from one to ten years. People use them so their payment is lower and hope rates will drop, or they will sell before being exposed to adjustments.

Buydowns

Buydown is when an up front fee is paid (usually by the seller) to help buy down the rate for the first couple of years, which results in a lower mortgage payment. This is popular on new construction to keep the initial payment down. Example of a 3,2,1 Buydown: Base rate is 7.5% so then the first year would be 4.5%, the second year would be 5.5%, the third year would be 6.5% and the remaining years would be 7.5%.

Concessions

An amount paid by interested party (Typically the seller) to help buyer with closing costs. Loan programs have limits on concessions, ranging from 2% to 9%

Foreclosure

The legal process in which a lender attempts to recover the balance of a loan from a borrower who has stopped making payments to the lender.

Short Sale

An offer on a property at an asking price that is less than the amount due on the current owner's mortgage.



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TERMS AND DEFINITIONS

Conforming

A conforming loan is a mortgage that meets the dollar limits set by the Federal Housing Finance Agency (FHFA) and the funding criteria of Freddie Mac and Fannie Mae.

Loan Level Pricing Adjustments (LLPA)

A loan-level price adjustment (LLPA) is a risk-based fee assessment that lenders may apply to risky borrowers using traditional mortgages. LLPAs are determined by looking at the borrower's credit score, loan-to-value ratio, debt-to-income ratio, loan type and other factors

Loan To Value Ratio (LTV)

The loan-to-value (LTV) ratio is a measure comparing the amount of your mortgage with the appraised value of the property. The higher your down payment, the lower your LTV ratio. Mortgage lenders may use the LTV in deciding whether to lend to you and to determine if they will require private mortgage insurance.

PITI

Principal, Interest, Taxes, and Insurance, known as PITI, are the four basic elements of a monthly mortgage payment. Your payments of principal and interest go toward repaying the loan.



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HOME BUYING TIPS

Know Your Clients

With your clients approval, share detailed information about their financial situation, credit score, and loan pre-approval status to help the loan officer find the right mortgage products.

Communication is Key

Maintain open lines of communication throughout the home buying process. Regular updates on the status of the mortgage application and homebuyer process are crucial.

Understand Mortgage Products

Stay informed about various mortgage options, interest rates, and lending requirements. This knowledge will enable you to guide your clients effectively.

Timelines Matter

Set realistic expectations for your clients regarding the timeline for securing a mortgage and settling on the new home. Delays can affect the closing process.

Documentation Preparation

Advise the client to gather necessary financial documents in order to streamline the loan application process. The typical documents needed to get started are 30 days of paystubs, 2 years of W2s or 1099s, and 2 months bank statements.

Encourage Pre-Approval

Suggest that clients get pre-approved for a mortgage before house hunting. Pre-approval can strengthen their negotiating position.

Appraisal and Inspections

Inform clients about the importance of property appraisals and inspections and their potential impact on the loan approval.

HOME BUYING TIPS

Appraisal

An appraisal is an unbiased estimate of a property's fair market value by a licensed professional. It's something that is typically required by all lenders during the mortgage process to ensure that the loan amount does not exceed the value of the home. Repairs could be required, to make the property safe and livable, before we can close the loan.

Appraisal Appeal

Use three current sales most similar to subject property. Make adjustments based on difference. Goal is to get better comps, more similar to properties that sold more recently.

Hard Credit Pull

Pulling credit is a necessary evil, but it doesn't have as much of a negative effect as most clients think. Over time, having a loan officer review credit and offer suggestions will wind up being a positive impact on the credit score. Our goal is to get them in their best financial condition for when they are ready to buy a home.

Credit Maintenance

Recommend that clients avoid significant financial changes (e.g., large purchases or job changes) during the home buying process, as this can affect their credit and loan approval.

Use A Local Lender

A local lender is a partner that you can trust and hold accountable. The more you surround yourself with people you know, the more you can control the transaction. Chances of getting your offer accepted are greater when using a local lender, versus someone the listing agent may not know.

MARKETING ASSISTANCE

Ways We Can Help With Your Marketing Efforts

- Access To Use List Reports at No Charge (See Below for More Details)
- Co-Branded Flyers
- Open House Assistance
- Home Buyer Seminars
- Event Assistance
- Social Media Assistance

List Reports Three Main Features

- Social media sharable content such as info graphics, market trend news, & fun stuff.
- Marketing Kits provide tools for specific properties, such as open house flyers, open house sign in sheets, just listed flyers, just sold flyers, and more.
- The marketing kit will create a Property Website, which pulls details and images from the MLS. The property website will help with lead generation when you share the link or QR code.

List Reports Flyer Examples

888 WOODLAKE ROAD, MOUNT HOLLY, NJ 08060
\$ 507.12 SA | 1,584 SQ. FT. | 0.24 ACRES LOT **\$389,000**

OPEN HOUSE

No get listing and finance info about this property

ABOUT THIS PROPERTY

Outstanding opportunity for large family in one of South Jersey's most desired communities. This 4.5 bedroom monogrammed home features 2 full baths and generous options for a full private in-law, older child or guest suite. The contemporary open floor plan features 48" x 18" tile, dining and living rooms overlooking the large front porch, with over 1000 sq. feet spread throughout the split level design. A huge fully fenced back yard allows private play space for children and pets, with room for the garden. The location provides for easy commuting to all major commuting routes, including the NJ Turnpike and I-276.

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888 WOODLAKE ROAD, MOUNT HOLLY, NJ 08060
\$ 507.12 SA | 1,584 SQ. FT. | 0.24 ACRES LOT

VERY CONVENIENT
This home is in a very convenient area. Some amenities in this location include a top and most major services are within 1 mile.

SCHOOLS IN YOUR AREA
The assigned schools are shown for the area. There are also 10 private schools within 5 miles.

THE GREAT OUTDOORS
This home is located near a variety of outdoor activities.

NEIGHBORHOOD EATS
This home is located near 25 moderately priced restaurants and has an average variety of cuisines.

BY CATEGORY

31
0000+
WITHIN 5 MILES

OPEN HOUSE SIGN-IN
AND RECORD YOUR VISIT HERE IN AN EASY WAY

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MITCHELL FRIEDMAN
Broker - Owner
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mitchell.friedman@listreports.com

Text LISTEN-46452 to 800.701.6509 to get listing and finance info about this property. Explore nearby schools, restaurants, outdoor activities and more!

Or scan this code

NAME	EMAIL	PHONE	DO YOU HAVE A REALTOR?
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO
			<input type="checkbox"/> YES <input type="checkbox"/> NO

ListReports

By providing your contact information you agree to be contacted about real estate and finance information.



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LOAN PROCESS

Application Review

A hard pull of credit is done for each applicant. Scores are retrieved from Experian, Equifax, and Transunion, and the middle score is used to determine qualification or steps that can be taken to get borrowers qualified in the future.

Program Selection

The program the applicant qualifies for is based on the right fit depending on their financial scenario. They may qualify for multiple programs, and one may be better depending on the property in question.

Making Offers

When making an offer reach out for updated preapproval letter appropriate for the subject property, if needed. Buyers agent can request lender to reach out to listing agent to put in a good word for client to try and help win the deal. Lender must get borrowers permission to share details.

Under Contract

Once the client's offer is accepted we'll obtain updated income and asset documentation, complete the signing of initial loan disclosures (Application), and order title and appraisal during borrower home inspection period. Client will then start working with loan processor to work towards mortgage approval (Mortgage commitment).

Clear to Close

The loan file is submitted to an underwriter for review. They'll collect any required additional documentation. Then the loan file will be submitted for the clear to close.





PRE-APPROVAL LETTER



POWERED BY **Greentree**
MORTGAGE COMPANY, L.P.

Mortgage Representative: Mitchell M Freedman, NMLS# 475356

Perina Executive Center 5 Perina Blvd., Ste 200, Cherry Hill, NJ 08003
Direct 24/7#: - Office# 856-452-5549 -Email: mfreedman@greentreemortgage.com

Re: Loan Pre-Approval Notification and Conditions

September 20, 2023

Applicant(s):

Congratulations! Greentree Mortgage Company, L.P. is pleased to inform you that based upon our initial review of your tri-merged credit report, and the financial information disclosed, we have determined that this information is satisfactory and meets program eligibility requirements for the following mortgage program:

Mortgage Program: *Conventional*
Estimated Sales Price: \$565,000.00
Total Loan Amount: \$480,000.00
Estimated Taxes: \$700.00 per month

A formal mortgage commitment will be issued after receipt and review of the following information:

1. Fully Executed Agreement of Sale with a value no more than \$565,000.00.
2. Acceptable appraisal supporting \$565,000.00.
3. Acceptable verification of employment, and assets in accordance with the underwriting guidelines for the mortgage program referenced above.

We welcome the opportunity to be of service to you. Should you have any questions or concerns, please feel free to contact me at 856-982-5156.

Sincerely,

Mitchell M Freedman
NMLS# 475356

This is not a Loan Estimate. Your actual rate, payment, and costs could be higher. Get an official Loan Estimate before choosing a loan.

Branch NMLS ID 1283354-Branch address: 5 Perina Blvd., Suite 200, Cherry Hill, NJ 08003
Licensed Mortgage Lender by the NJ Dept. of Banking and Insurance, Licensed Mortgage Lender by the PA Dept. of Banking and Securities License #21020.004, Connecticut Mortgage Lender License # ML-BCH-1283354, Licensed Mortgage Lender by Delaware Office of the State Banking Commissioner License # 020023, Licensed Mortgage Lender by Florida Office of Financial Regulation License # MLDB4741



MORTGAGE ADVISORS



NEXT STEP



Reach out to a True Mortgage Advisor for more details or to get your client preapproved. Let's help the client find their dream home together!



(856) 452-5549

www.TrueMortgageAdvisors.com

5 Perina Blvd., Suite 200
Cherry Hill, NJ 08003

BRANCH NMLS ID 1283354-BRANCH ADDRESS: 5 PERINA BLVD., SUITE 200, CHERRY HILL, NJ 08003
LICENSED MORTGAGE LENDER BY THE NJ DEPT. OF BANKING AND INSURANCE, LICENSED
MORTGAGE LENDER BY THE PA DEPT. OF BANKING AND SECURITIES LICENSE # 21020.004,
CONNECTICUT MORTGAGE LENDER LICENSE # ML-BCH-1283354, LICENSED MORTGAGE LENDER
BY DELAWARE OFFICE OF THE STATE BANKING COMMISSIONER LICENSE # 020023, LICENSED
MORTGAGE LENDER BY FLORIDA OFFICE OF FINANCIAL REGULATION LICENSE # MLDB4741

true
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POWERED BY **Greentree**
MORTGAGE COMPANY, LP

REACH OUT TODAY!



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Contact & Mortgage
Application



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Mortgage Application



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