

MORTGAGE LENDERS

WHEN SHOPPING FOR A LOAN MAKE SURE THAT YOU COMPARE ALL PROGRAMS AVAILABLE. ALSO COMPARE SUCH ITEMS AS; INTEREST RATES, DISCOUNT POINTS, AND CLOSING COSTS.

The following loan officers are professional and have proven to do an honest and efficient service on loans from application to closing.

The customary loan application fee varies from \$300-\$350 which covers the cost of a credit report and appraisal. This fee is non-refundable, however if someone else is paying closing costs, many times this fee is included and will be reimbursed at closing. Be sure to ask your loan officer.

The average processing time of a loan is 30-45 days.

- 1. Steven Velez Bank of America 770.552.3590 office
770.992.4618 fax
678.576.8905 cell
steve.velez@bankofamerica.com**

- 2. Owen Jennings E – Loan 404.226.0262 office
925.520.6254 fax
404.663.314 cell**

- 3. Brian Rains Flagstar Bank 404.591.3104 office
404.964.4803 cell
brian.rains@flagstar.com**

- 4. Margie Koushel Community Mortgage 678.361.0890
margiek@communitymortgage.com**

- 5. Mark Moore Home America Mortgage 404.373.3411 office
404.433.6275 cell
678.935.4383 fax
mmoore@homeamericamortgage.com**