

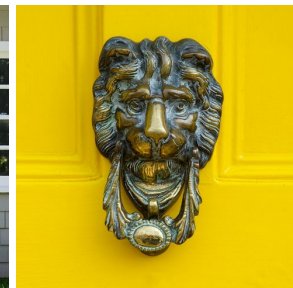
EMPOWERING COMMUNITIES THROUGH HOMEOWNERSHIP

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PRMI

Primary Residential
Mortgage, Inc.





NOT JUST ANOTHER MORTGAGE COMPANY

What Sets Us Apart

Legendary Service | Success and Stability | Local Focus

LEGENDARY SERVICE

- Commitment to unrivaled service for everyone
- Service and attention of a local business
- Efficiency and resources of a national corporate organization



SUCCESS AND STABILITY

- Decades of stable success and growth
- Support of an established national company



LOCAL FOCUS

- A team that lives in your community
- Professionals who know the local market
- Fast processing and closing times
- Independence to make quick decisions that benefit your buyers





PRMI BY THE NUMBERS*

300+

Loan products to choose from

404,400+

Customers served since 1998

98%

Percent of borrowers
satisfied with their PRMI
loan experience

*Based on national corporate numbers.



PRMI



Benefits of Working With PRMI

98% customer satisfaction due to...

- Local processing
- Fast underwriting
- Case-by-case underwriting philosophy
- 180-day no-cost rate lock for homebuyers
- Locks follow the buyer, not the property
- Communication throughout the process





Benefits of Working With PRMI

Easy Online Application

- Secure application, anytime, anyplace
- Quick document upload
- Easy access to Loan Officers for questions
- Instant verification of income and assets
- App for real estate agents to follow loan process



PRMI



Benefits of Working With PRMI

Cobranded Marketing Materials

- Advertise property listings
- Promote open houses and events
- Highlight incentive offers



PRMI

CUSTOMIZED FINANCING

We offer over 300 loan products including...

- Conventional loans
- FHA loans
- VA loans
- USDA loans
- Jumbo loans
- Manufactured home loans
- Loans with Tax ID verification
- Loans with Bank statement verification
- Low credit score options
- Loans that don't require mortgage insurance
- Down payment assistance programs
- Loans that don't require a down payment*

*Closing costs and fees may still apply.



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PRODUCT SPOTLIGHT

FHA Loans | USDA Loans

Tax ID Loans | Bank Statement Loans

Home Possible Loans | HomeReady Loans



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FHA Loans

Loan program backed by the Federal Housing Administration. Federally insured loan with a low down payment. Created to help lower-income borrowers purchase homes.

- Minimal down payment
- Qualifying credit score of 500+
- Qualify with DTI of 50% or less
- Good for first-time homebuyers
- Fixed-rate or adjustable-rate





USDA Loans

Loan program backed by the United States Department of Agriculture. Created to help lower-income borrowers purchase homes in rural areas.

- Low to no down payment*
- Qualify with a credit score as low as 640
- Qualify with DTI of 50% or less
- Fixed-rate only
- Cash reserves not required

*Closing costs and fees may still apply.



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Tax ID Loans

Loans designed to help borrowers without Social Security numbers.

- Instead of using SSN, borrowers may apply using ITIN and one of the following:
 - U.S. Government ID card
 - Matrícula Consular ID
 - Passport from country of origin
- Alternative qualification options using bank statements, debt service coverage ratio or tax returns
- No prepayment penalty
- Gift funds allowed





Bank Statement Loans

Loans that allow bank statements for qualification.

- Use bank statements to qualify for financing
- Good for self-employed borrowers
- Qualify with credit scores as low as 600-660
- Loan-to-value ratios as high as 90%
- Options to get financing without mortgage insurance





Home Possible Loans

Designed for low- and moderate-income borrowers.

- Low down payment options
- Discounted fees
- Fixed-rate or adjustable-rate
- Loan-to-value ratios of up to 95%
- Reduced mortgage insurance costs





HomeReady Loans

Designed for low- and moderate-income borrowers purchasing homes in low-income, minority and disaster-impacted communities.

- Low down payment options
- Fixed-rate or adjustable-rate
- Qualify with credit scores as low as 620
- Loan-to-value ratios of up to 97%
- Down payments can be made with gifts, grants, Community Seconds, and cash on hand
- No minimum payment from borrower's funds





PREPARING TO BUY A HOME

Save for Your House | Boost Your Credit Score | Evaluate Your DTI



PRMI



Tips to Help You Save for A House

- Create a goal
- Build a budget
- Track your expenses
- Find ways to reduce spending
- Pick up a side hustle
- Rent out a room
- Automate savings
- Find cheaper car insurance
- Sell unused items
- Ask for a raise





Boost Your Credit Score

- Review your credit report
 - Check for errors
 - Check for weak points
- Pay off debts
- Increase income
- Pay bills on time
- Keep old accounts open





Evaluate Your DTI

- “DTI” is your debt-to-income ratio
- To estimate your DTI, divide your monthly gross income by your total minimum debt payments
- Examples of debts included in DTI:
 - Expected mortgage payment
 - Student loans
 - Car payments
 - Personal loans
 - Credit cards





Home Buying Process

- Prepare your finances
- Choose a Loan Officer
- Get prequalified
- Shop for a home
- Make an offer
- Inspect the home
- Get pre-approved through underwriting
- Close and pay fees to title company



PRMI

EVERYONE DESERVES A HOME

We'd love to work with you and we're here to answer any of your home financing questions. Feel free to reach out any time.

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