

Why choose HomeTown?

With all the home financing options available, it's imperative to choose a lender that is right for you. Here are just a few things that set us apart from the rest and will make us your go-to lender!



Variety of Loan Programs Available

- First Time Home Buyer
- Conventional (as low as 3% down)
- FHA
- USDA
- VA
- Jumbo Loans
- Renovation Loans
- Construction
- Reverse Mortgage
- No PMI Loans
- Bank Statement Loans



Platinum Approval Letter

More than a pre-approval, this is a fully approved and underwritten approval to help your offer rise above the rest.



Rate Lock + Shop

Lock in your interest rate while you look for the perfect home. If rates drop, so will yours!



Clear Mortgage Plan + Loan Strategy

Tailored to your unique situation to strategically get you under contract.



Direct Lending

In-house processors & underwriters mean you get to the closing table (and into your home!) quicker.



Communication + Clarity

Always be in-the-know of where your loan file is in the process. Questions? Just ask and we'll work with you to understand every step of the journey.



Speed + Efficiency

We can close in 18 business days! *(Works best when used with our Platinum Approval.)*



The HomeTown Way

Exceeding expectations is the only way to do business. Even in the face of rapid technological advances, old-fashioned service with a smile will never become obsolete.



Borrow SMART Analysis

Compare rates and down payment options based on your lending program and desired property address to see if it is the right option for you.



Annual Mortgage Reviews

Yearly calls to achieve your long and short-term home ownership goals as your journey continues.



Experience-Backed Advice

Over 22 years of industry experience and sound advice to keep you from making costly mistakes.



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