

GMFS MORTGAGE

CORPORATE REWARDS MORTGAGE PROGRAM

PROGRAM BENEFITS

- No added cost associated with the program
- Free financial services: Counseling, Credit Management, Financial Education provided by GMFS Mortgage
- Help offset the rising cost of benefits while maintaining a high level of incentives
- Streamline Loan Process: Dedicated support staff for your company
- Easy application process accessed through company intranet



WHY GMFS MORTGAGE?

- Reputable Louisiana based company since 1999
- Largest Louisiana Lender
- Direct support staff for your company
- Local and in-house process & underwriting
- Loans processed, funded and serviced by GMFS Mortgage

Reward Savings

\$500 Lender Credit +
\$500 Employer Credit

TOTAL SAVINGS
value
\$1,000

HOMEBUYER FINANCING GUIDE PRIMARY LOAN PROGRAMS

FEDERAL HOUSING ADMINISTRATION

- 96.5% maximum financing | Minimum credit score of 580
- Expanded qualifying ratios and flexible credit guidelines
- FHA maximum loan amount varies by geographical area
- No income limits or location restrictions

CONVENTIONAL

- 97% maximum financing
- 580 minimum credit score
- No income limits or location guidelines
- Qualifying ratios and credit guidelines stricter
- Maximum loan amount of \$484,350

JUMBO

- Up to 85% Financing
- Loan amounts up to \$2 Million
- Competitive Rates - Fixed and Adjustable
- In-house processing and underwriting

VETERANS ADMINISTRATION

- 100% financing | 600 minimum credit score
- Subject to VA eligibility
- No income limits or restrictions
- Expanded qualifying ratios and flexible credit guidelines
- VA maximum loan amount of \$484,350 VA Funding fee of 2.15% or 2.40% based on military status (Financeable)

RURAL DEVELOPMENT

- 100% financing | 620 minimum credit score
- Expanded qualifying ratios and flexible credit guidelines
- Income limits based upon the number of people living in the home (varies by geographical area)
- Loan up to appraisal value to finance closing costs
- RD Guarantee fee of 1% (Financeable)

CONSTRUCTION & RENOVATION

- New home construction or purchase with renovation or refinance with renovation
- Options for primary residence and second home
- Fixed interest rate after construction completes
- Max renovation funds included with loan are a percentage of "as completed" value
- You choose your builder (subject to GMFS Mortgage verification)
- Ask us how to use land value equity towards down payment

* Government loans such as FHA, USDA and VA typically have more flexible guidelines than conventional loans but interest rates are typically higher. Not a commitment to lend. All loans subject to credit and property approval. The following terms are for illustrative purposes only. Rates, payments, and loan terms vary by consumer based on their individual qualifying information. The payment amount illustrated does not include the amounts for taxes, property insurance, or mortgage insurance.

Loan Term	Down Payment	Annual Percentage Rate	Estimated Monthly Payment
30 Year Fixed Rate	10% (90 % LTV)	4.00%	\$860

WHO IS GMFS MORTGAGE?

GMFS Mortgage offers a wide variety of mortgage services such as home purchase financing, mortgage refinancing, and new construction loans. Our dedicated team of mortgage professionals has the expertise to satisfy the needs of most borrowers. GMFS Mortgage handles all aspects of the home buying process, from application to funding, giving us the ability to expedite decisions and control service levels. Our residential home loan products and services are currently offered in more than 12 southeastern states.

Buying a home is a huge step but it has never been a better time to make that leap. Often, the monthly expense of owning your home is not very different from the cost of renting. GMFS Mortgage makes the transition from renting to owning simple. GMFS Mortgage can show you how to get superior rates based on your credit. We'll also show you how you can get approval in one phone call and close your loan in as little as two weeks!

For a complete listing of NMLS license numbers please see www.nmlsconsumeraccess.org

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GMFS LLC is an Equal Housing Lender. All mortgages are originated by GMFS 7389 Florida Blvd Suite 200A Baton Rouge, LA 70806. NMLS 64997. The retail division of GMFS LLC is doing business as "GMFS Mortgage". Terms and conditions of programs, products and services are subject to change. This is not a commitment to lend. All loans are subject to credit and property approval. Certain restrictions may apply on all programs.

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CORPORATE REWARDS MORTGAGE PROGRAM

*Assisting your employees with realizing
the American dream of home ownership*

gmfsmortgage.com/cajun

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INDUSTRIES, LLC