

## **HOW TO CHOOSE A LENDER OR MORTGAGE BROKER?**

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Obtaining a mortgage in today's market for a future purchase or refinance can be a complex ordeal. A top financing professional can be critical in getting your offer excepted or locking the lowest rates and fees with the most favorable terms. Below are some questions you will want to ask, to make the best choice in choosing your residential or commercial lender or mortgage broker.

### **How will you help me determine my long and short term financial goals and assist me in determining the "right" loan program and financing structure I should use?**

Rob McCarthy will analyze your current financial picture, ask the right questions on what you are trying to accomplish now and in the future and then help set up a plan accordingly. He will advise what loan programs and structure would work best based on your long and short term goals. This is done at the preapproval appointment and reviewed once in contract or when we lock.

### **How will you help me understand the tax benefits of home financing for the future purchase of a home?**

Rob McCarthy determines your approximate tax write offs, net tax benefit and net effective payment to compare to your current mortgage payment or rent and will show you how to realize the benefit on a monthly basis.

### **What is your process in assisting me so I can get my offers accepted?**

Rob McCarthy does several things that include providing a preapproval in ms-word so at a moments notice you can modify the price of the preapproval to match any offer if purchasing below the pre-approved amount. He even calls the listing agent on each offer to convey the buyers compensating factors and to differentiate your offer from everyone else's. Lastly, he helps coordinate short closings and "as is" offers with no contingencies.

### **What methodologies will you use to lock at the "right time" and what happens if rates drop?**

Rob McCarthy uses many online subscriber based programs on when to lock or not lock, to ensure we lock at the right time and if rates drop, Rob has strong relationships to renegotiate the rate with the lender at the lower rate or just go with another bank since he is a broker with over 100 lending sources.

### **How long have you worked with the Realtor that referred me and what is your track record for closing on time per the contract?**

Rob McCarthy has worked with many agents throughout the bay area since 1994 and has closed over 1000 in total with a 100% success rate.

### **How long have you been in the business and what percentage of your business are purchases vs. refinances?**

Rob McCarthy has been providing mortgage financing services since 1990 closing an average of 75% purchase business with the remainder of refinance business from past and referred clients.

### **Can you provide me testimonials from clients that have used your services in recent past?**

For testimonials, see bio at the end of this brochure or contact me for new ones.

### **How competitive are your rates?**

Rob McCarthy through American Family Funding operates, both as a broker and a direct lender, with over 100 wholesale relationships and access to the best loan programs and lowest rates. We hold preferred statuses with Wells Fargo, Bank of America, and Washington Mutual. In fact we are recognized as the #1 broker with Washington Mutual in the Bay Area by volume. This ensures that you will receive the most competitive interest rates and access to every loan program available.

### **How fast can you process and close my loan?**

Rob McCarthy has his own team within American Family Funding, something not common with most banks or mortgage brokers. This ensures that your requests are done in a timely manner in the quickest and most efficient manner. If Rob is not available when you contact him, you are welcome to contact any of his staff simply by dialing 0 and the # key when calling.

### **Are you established?**

American Family Funding has been providing mortgage financing solutions to consumers and the Real Estate community since 1992. Rob McCarthy has been providing the same services since 1990 and is considered one of the top mortgage planner's in the bay area for loan volume closed resulting from his strong relationships with Realtors, past clients and lenders.

### **What are your services?**

Rob McCarthy provides many home financing services that include the following:

- Purchase, Refinance and Construction Loans for Residential and Commercial Property.
- Equity Lines of Credit and Stated Income & No Doc Loans
- Domestic and International Relocation Financing
- Residential and Commercial Seminars ((Contact me for a List and Availability))
- Access to over 100 Lenders, many with Preferred Relationships resulting in lower rates and fees.

### **Do you provide personalized service?**

Rob McCarthy and his team bring over 20+ years of experience to the mortgage financing transaction, offering clients unsurpassed exemplary service, competitive rates and “out of the box” thinking. His dedication and hard work yield customized mortgage solutions quickly and efficiently. Rob’s mortgage planning services start with a detailed pre-qualification to determine your current needs and long term goals and loan options that apply to your situation, whether purchasing or refinancing.

**Call or email Rob to get started at (408) 369-2612 or at [robm@amffund.com](mailto:robm@amffund.com)**