

LENDER DIRECTORY

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LENDER

OFFICE

CONTACT INFORMATION

JULEE FELSMAN

Guaranteed
Rate

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PARKER BOROFSKY

Movement
Mortgage

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TONY APICELLA

Novus Home
Mortgage

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CHRIS LEDWIDGE

The Lender

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HOLLY WAGNER

Eastman Credit
Union

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BLACK SHEEP

REALTY

PRODUCTS OFFERED

JULEE FELSMAN- GUARANTEED RATE

For nearly three decades, Julee and her team have helped clients find just the right loan and successfully navigate the mortgage process. As seasoned real estate investor herself, she understands the lending needs of fellow investors. Her team focuses on transparency, education and efficiency and can answer your questions, help you explore your options and settle on just the right loan to fit your needs. Julee is licensed in all 50 states, and offers a wide array of loan options:

- Fast, easy and intuitive digital loan application process
- Fully underwritten pre-approvals for stronger offers and faster closings
- Low down payment options (for both conventional and jumbo loans)
- FHA, USDA and VA loan options
- Options for LLC and entity vesting
- Condos, multi-family, acreage and log homes
- Solutions for self-employed and non-traditional income sources

PARKER BOROFSKY- MOVEMENT MORTGAGE

New Construction:

- Conventional Purchase
- Federal Housing Administration (FHA)
- Jumbo loans
- Condo loans
- VA loans
- Fannie Mae HomeReady Mortgage

Conventional Loans:

- down payment options
- Advantages for higher down payments
- Financing for properties commonly restricted by government loans
- Option to eliminate mortgage insurance with a 20% down payment

TONY APICELLA- NOVUS HOME MORTGAGE

- **Certified Credit Approval:** To assist buyers by providing a Novus Certified Approval – we will verify assets, determine loan eligibility, and then the loan will be fully credit underwritten BEFORE making offers on homes. It shows sellers your buyers are serious and that they have the financial backing to close fast. After a buyer's offer is accepted, we only need to order an appraisal and title to close. **Cost: \$0**
- **Conventional Loans:** Credit score – minimum of 620, **Down Payment requirements:** (conforming loan), Primary Residence 5%, Second Home 10%, Investment Property 15%. Utilize prospective rental income if purchasing investment property, Use assets to supplement income if needed
- **Jumbo Loans:** Minimum credit score of 660, **Down Payment Requirements:** Primary Residence 10%, Second Home 20%. Investment Property 25%. Loans up to \$3 million
- **VA Loans: Credit score:** minimum of 620, No down payments required, Primary residence only.
- **FHA Loans:** Credit score minimum of 620, Minimum down payment of 3.5%, Primary residence only
- **Niche Products:** Investor Cash Flow – based on the prospective cash flow of the subject property and no other DTI is calculated. Bank Statement Loans, Non-Warrantable Condos.

CHRIS LEDWIDGE- THE LENDER

FHA:

- Minimum credit score: 580 AUS approved, 580 manual
- Non-Credit Qualifying Streamline refinances allowed
- Gift funds allowed for down payment and closing costs
- Cash out 80% LTV

VA-

- Minimum credit score: 600 AUS approved, 620 manual
- Cash-out up to 90% LTV
- Foreclosure/Short Sale/Bankruptcy <2 years allowed with AUS Approval

USDA:

- Minimum credit score: 620
- 100% maximum LTV
- No maximum loan amount
- Rate/Term refinances allowed

Conventional:

- Minimum Credit Score: 620
- Fannie Mae
- Freddie Mac
- Standard and High Balance
- HomeReady and HomePossible

HOLLY WAGNER- EASTMAN CREDIT UNION

Holly Wagner is a commercial lender with local lender Eastman Credit Union. Eastman Credit Union's lending portfolio has a significant short term rental component. Eastman's commercial lending rates are extremely attractive and they are a good place to start for syndication funding.

- 15 year fixed rate @ 3.58%
- 10/5 ARM, up to 25 years @ 3.875%
- 7/7 ARM, up to 25 years @ 3.625%
- 5/5 ARM, up to 25 years @ 3.375%

We can take off 10 basis points for balloon options. Please see below information on our commercial loans and I look forward to hearing back from you.

Terms:

- No Prepayment Penalty
- Simple interest (no deceptive commercial 365/360 calculation)
- ECU Extraordinary Dividend

As a member/owner of the credit union, Borrowers are eligible to participate in any year-end Extraordinary Dividend declared by ECU's Board of Directors. (Extraordinary dividends are not guaranteed and are subject to approval by the Board of Directors each year.) The 2020 Extraordinary Dividend marks the 23rd year and more than \$156.5 Million in extraordinary dividends for ECU member/owners! The Extraordinary Dividend acts as an "interest rebate" for borrowers and "earnings bonus" for savers. For example, the 2020 "payout factor" of 4.96% meant that for every \$100 in interest paid in 2020, the dividend rebate paid was \$4.96.

NEW CONSTRUCTION

KAREN@BLACKSHEEPREALTY.CO (865)770-0743

LENDER

OFFICE

CONTACT INFORMATION

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