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Ensuring a Smooth Journey with Ensure Lending



DEREK BARKSDALE

Director Of Lending 619.254.1496 Derek@Aare.com DRE 01804284 NMLS Id. 0008456 Make your dream of owning a home a reality with Ensure

Our experienced loan officers are here to support you every step of the way, whether you're a first-time buyer or a seasoned investor. With our precision loan processing, we ensure you receive the best rates and terms for your purchase or refinance.

Why Choose Ensure

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Our highly efficient process minimizes your effort, allowing you to focus on finding your perfect home. Trust our expertise to handle your loan application efficiently, saving you valuable time and reducing stress.

- We build lasting relationships with our clients, supporting you not just during the loan process but as your needs evolve. No need to explain your financial goals repeatedly—we provide the right expertise and guidance whenever you need it.
- Our commitment to excellence is evident in our support and customer care program for our brokers. Experience consistently excellent service throughout your journey with us, backed by our high referral rate from satisfied clients.
- Technology-Driven Efficiency: We leverage advanced technology to simplify the mortgage process. Benefit from streamlined operations that save you time, hassle, and money throughout your entire loan duration.

Contact Us Today!

Ready to take the first step towards homeownership or explore refinancing? Our dedicated loan officers are just a call away. Contact Ensure Lending Services today and let us help you achieve your homeownership goals with ease, expertise, and exceptional service.



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Step 1:

Determine Your Budget

Assess your financial situation and calculate how much you can afford for a mortgage payment.



Research Loan Options

Explore different types of home loans, such as fixed-rate mortgages, adjustable-rate mortgages, FHA loans, VA loans.



Step 3:

Pre-approval Process

Gather necessary documents like income statements, tax returns, bank statements, etc. and apply for pre-approval to determine the loan amount you qualify for.



Step 7:

Loan Processing

Step 6:

Loan Application

your chosen mortgage lender.

Complete the official loan application with

The lender verifies the provided information,

thorough evaluation of the property while

orders an appraisal, and conducts a

underwriters review the application.

Step 8:

Loan Approval and Closing

If approved, the lender issues a loan commitment letter outlining the terms and conditions. Schedule a closing date, sign the necessary documents and pay closing costs, down payment, and other fees.

Step 9:



Step 4:

Find a Home

Use a trusted real estate agent to help you find a suitable property within your budget.



Loan Disbursement

The lender funds the loan and transfers the funds to the seller's account and you become the official owner of the property.



Step 5: Make an Offer

Work with your agent to draft a competitive offer for the property.



Step 10:

Loan Repayment

Make regular mortgage payments as per the agreed-upon terms and keep track of your mortgage account.



Helping you find the perfect loan product. With our expertise and exceptional service, we ensure a smooth and stress-free experience.

Conventional Loan

A traditional mortgage option that is not insured or guaranteed by a government entity. It offers flexible terms and down payment options for borrowers with good credit.

• Jumbo Loan

Designed for financing high-value properties that exceed the conforming loan limits set by Fannie Mae and Freddie Mac. Jumbo loans provide borrowers with substantial loan amounts for luxury homes or properties in expensive real estate markets

• FHA Loan

Backed by the Federal Housing Administration, an FHA loan is ideal for first-time homebuyers or those with limited down payment funds. It offers low down payment requirements and more flexible qualification criteria.

• VA Loan

Exclusively available to eligible veterans, activeduty military personnel, and their families, VA loans provide competitive interest rates and flexible financing options for purchasing or refinancing a home.

• Owner-Occupied Loan

Designed for borrowers who intend to occupy the property they are purchasing. Owneroccupied loans typically offer more favorable terms and interest rates compared to nonowner occupied loans.



• Non-Owner Occupied Loan Geared towards investors or individuals purchasing properties they do not plan to live in. Non-owner occupied loans provide financing options for rental properties or investment ventures.

• Residential Loan

Tailored for individuals seeking financing for a primary residence, such as a house, condominium, or townhouse. Residential loans offer a variety of options to help you achieve homeownership or refinance an existing mortgage.

Commercial Loan

Ideal for purchasing, refinancing, or developing commercial properties such as office buildings, retail spaces, or industrial properties. Commercial loans are designed to meet the unique needs of businesses and investors in the commercial real estate sector.

Business Loan

Customized financing solutions for small and medium-sized businesses. Business loans provide funds for various purposes, including working capital, equipment purchases, expansion projects, or debt consolidation.

• SBA Loan

SBA loans are backed by the Small Business Administration and offer attractive financing options for entrepreneurs and small business owners. These loans provide affordable rates and longer repayment terms, facilitating business growth and development.





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Our dedicated loan officers are just a call away. Contact Ensure Lending Services today and let us help you achieve your homeownership goals with ease, expertise, and exceptional service. Contact us today to inquire about our current interest rates and start your loan application.



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GET APPROVED!