



# May Mortgage Company

"World-Class Service, Products & Prices"



**“The May Mortgage Company is the result of my dream of how a Mortgage Brokerage Business should operate: Simple business structure, easily accessible for answers, attention to detail and Service. I’ve put my name on the line.” .. Michael May, LMB**

— OVERVIEW —

**LOCATION:** The office is located just off of Vanderbilt Drive, 1/4 mile South of Bonita Beach Rd. at The DeSalvo & Wyatt building.

**BACKGROUND:** 8 years in the Origination, Processing and Closing of Residential Mortgage loans. Employment history included Citibank, Amsouth Bank, and Mortgage Brokering on Sanibel Island. Originated & Processed Mortgage loans for 4 years.

**Previous:** 17 years in the Oil/Gas & Petrochemical industries, with 11 years in Saudi Arabia. Job positions included Project Management, Maintenance Planning & Coordination, Training Coordination, Curriculum Development & Technical Writing. Father of 2 sons with 3 grandchildren.

**LENDING SOURCES:** 11 local & Nationally-ranked lenders, 4 of which also do portfolio lending.

**ORIGINATION METHOD:** Will meet your client wherever you specify. **Phone applications long-distance, delivered to client via Next-Day Air, Fax, or E-Mail.** Downloadable application kit available @ my **website: [www.loans-4-homes.com](http://www.loans-4-homes.com)**. All phone numbers advertised go directly to my cell phone 7-days-a-week.

**PROCESSING METHOD:** **BROOKE ASHTON (591-8467)** is a highly-skilled Loan Processor working as an independent contractor. She works on commission only, and is committed to closing every loan on schedule. She is well-liked and respected in the Real Estate and Title communities. Her background includes Processing, Underwriting and Closing for BancFlorida, & 5th/3rd Bank.

**CLOSING METHOD:** Package to Closing Agent 2-3 days before closing. Call client to review HUD-1. On Standby for Mailaway Closings. Always attend local closings. Have conducted closings in past.

**CLOSING TIMEFRAME:** Typically 30 days. Can easily close in 3 weeks. Have closed loans in 7 days. **If quick closing needed, will personally process loan.**

SAMPLE NICHE PRODUCTS		
PRODUCT	DESCRIPTION	LTV
JUMBO LOANS	MANY PRODUCTS TO \$2,000,000	2nd Homes 90% TO \$300,000 85% TO \$400,000 80% TO \$500,000 75% TO \$640,000
ARMS (1, 3/1,5/1,7/1,7/23)	LOW RATES (NOW @ 4.15% as of 1/11/99) HI LOAN-TO-VALUES	90% TO \$400,000
INVESTOR LOANS	2/3/4 FAMILY UNITS, CONDOS	90%
SECOND HOMES	AS LITTLE AS 5% DOWN	95%
CONSTRUCTION-TO - PERMANENT LOANS	INTEREST RATE LOCKED @ APPLICATION. CONSTRUCTION LOANS UP TO \$850,000.	80%
LOT LOANS		70%-75%
NO INCOME VERIFICATION	NO INCOME w/ ASSET VERIF.	80-10-10 OR 90%
NO EMPLOYMENT VERIFICATION	1 PAGE APPLIC.	75%-90% - Primary 65% - Second Home
“THE” BRIDGE LOAN	GET CASH FROM CURRENT RESIDENCE. DON'T COUNT PAYMENT IN RATIOS	65% OF LISTING PRICE OR 70% OF SALE PRICE
FOREIGN BUYER NO INCOME	NO INCOME, NO ASSETS, NO CREDIT VERIF., ARMS & FIXED-RATES AVAIL.	70%
CONDOMINIUMS & CONDO-HOTELS	LIMITED PROJECT REVIEW, PRE-CONSTRUCTION	75%

May Mortgage Company, a Licensed Mortgage Brokerage Business  
3960 Via Del Rey (Just off Vanderbilt Dr.), Bonita Springs, FL, 34134  
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