



Although you know me as a REALTOR®, I wanted to let you know that I'm also a licensed mortgage broker working with Florida State Mortgage Group, Inc. – a Florida Licensed Correspondent Lender. Many REALTORS® I know have had frustrating experiences with lenders and mortgage brokers, watching promising transactions go up in smoke as they wait for return calls that never come and loan commitments that never materialize. It occurs to me that there would be a great advantage to working with a lender that is also a REALTOR®– someone who understands and appreciates your role and responsibilities in the transaction, someone who understands that you are both servicing the same customer. Perhaps you could give me the opportunity to help you with a Buyer in order to see what you think about the services we provide. Here are some things you should expect:



- Rapid, no obligation Pre-qualification of any Buyer you are working with so that you can serve the best interests of your customer. We don't charge you or your customer for a credit check. Same day approvals - even on the weekends.
- Promptly provided, professional, customized Pre-approval letters for the amount of your offer, referencing the property and addressed to the Listing Agent.
- Great rates, reasonable costs, and customer service that never forgets that our performance will reflect on you. A wide range of products including VA.
- Coordination and communication – promptly returned phone calls and replies to your emails keeping you informed of progress and loan status. I'm actually here to talk to should you have special needs such as a fast loan commitment or close.

Please keep me in mind for any of your customers who are purchasing, refinancing, or may need help with a loan modification. As always, you can contact me directly anytime at Martin@MartinRubin.com or 954-818-2924.

Thanks.