Tidewater Mortgage Services, Inc.

Celebrating 20 Years!

THINGS TO CONSIDER WHEN BUYING A HOME

BuyerGuideTMSI.com

FALL 2018 EDITION

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Do You Know The Cost Of Waiting To Buy?

Below are four great reasons to consider buying a home today instead of waiting.

1. Prices Will Continue to Rise

CoreLogic's latest *Home Price Index* reports that home prices have appreciated by 6.8% over the last 12 months. The same report predicts that prices will continue to increase at a rate of 5.1% over the next year.

The bottom in home prices has come and gone. Home values will continue to appreciate for years. Waiting no longer makes sense.

2. Mortgage Interest Rates Are Projected to Increase

Freddie Mac's Primary Mortgage Market Survey shows that interest rates for a 30-year mortgage have already increased by half of a percentage point, to around 4.5%, in 2018. Most experts predict that rates will rise over the next 12 months. The *Mortgage Bankers Association, Fannie Mae, Freddie Mac,* and the *National Association of Realtors* are in unison, projecting that rates will increase by half a percentage point by this time next year.

An increase in rates will impact YOUR monthly mortgage payment. A year from now, your housing expense will increase if a mortgage is necessary to buy your next home.

3. Either Way, You Are Paying a Mortgage

There are some renters who have not yet purchased a home because they are uncomfortable taking on the obligation of a mortgage. Everyone should realize that unless you are living with your parents rent-free, you are paying a mortgage - *either yours or your landlord's.*

As an owner, your mortgage payment is a form of *'forced savings'* that allows you to have equity in your home that you can tap into later in life. As a renter, you guarantee your landlord is the person with that equity.

Are you ready to put your housing cost to work for you?

4. It's Time to Move on with Your Life

The 'cost' of a home is determined by two major components: the price of the home and the current mortgage rate. It appears that both are on the rise.

But what if they weren't? Would you wait?

Look at the actual reason you are buying and decide if it is worth waiting. Whether you want to have a great place for your children to grow up, you want your family to be safer, or you just want to have control over renovations, maybe now is the time to buy.

If the right thing for you and your family is to purchase a home this year, buying sooner rather than later could lead to substantial savings.

Mortgage Rates Rising... Will Home Prices Follow?

Mortgage interest rates have increased by more than half of a point since the beginning of the year. They are projected to increase by an additional half of a point by year's end. Because of this increase in rates, some are guessing that home prices will depreciate.

However, some prominent experts in the housing industry doubt that home values will be negatively impacted by the rise in rates.

Mark Fleming, *First American's Chief Economist:*

> *"Understanding the resiliency of the housing market in a rising mortgage rate environment puts the likely rise in mortgage rates into perspective – they are unlikely to materially impact the housing market…*
>
> *The driving force behind the increase are healthy economic conditions…The healthy economy encourages more homeownership demand and spurs household income growth, which increases consumer house-buying power. Mortgage rates are on the rise because of a stronger economy and our housing market is well positioned to adapt."*

Terry Loebs, *Founder of Pulsenomics:*

> *"Constrained home supply, persistent demand, very low unemployment, and steady economic growth have given a jolt to the near-term outlook for U.S. home prices. These conditions are overshadowing concerns that mortgage rate increases expected this year might quash the appetite of prospective home buyers."*

Laurie Goodman, *Codirector* of the *Housing Finance Policy Center* at the *Urban Institute:*

> *"Higher interest rates are generally positive for home prices, despite decreasing affordability…There were only three periods of prolonged higher rates in 1994, 2000, and the 'taper tantrum' in 2013. In each period, home price appreciation was robust."*

Industry reports are also calling for substantial home price appreciation this year. Here are three examples:

- The *Home Price Expectation Survey* says that prices will appreciate by 5.9% this year.
- The *Freddie Mac Outlook Report* predicts that home prices will appreciate by around 6%.
- The *CoreLogic HPI Forecast* indicates that home prices will increase by 5.1% on a year-over-year basis.

Bottom Line

As *Freddie Mac* reported earlier this year in their *Insights Report, "Nowhere to go but up? How increasing mortgage rates could affect housing,"*

> *"As mortgage rates increase, the demand for home purchases will likely remain strong relative to the constrained supply and continue to put upward pressure on home prices."*

Do You Know The Cost Of Waiting To Buy?

CoreLogic recently shared that national home prices have increased by 6.8% year-over-year. Over that same time period, interest rates have remained historically low which has allowed many buyers to enter the market.

As a seller, you will be most concerned about *'short-term price'* – where home values are headed over the next six months. As a buyer, however, you must not be concerned about price, but instead about the *'long-term cost'* of the home.

The *Mortgage Bankers Association* (MBA), *Freddie Mac, and Fannie Mae* all project that mortgage interest rates will increase by this time next year. According to *CoreLogic's* most recent *Home Price Index Report,* home prices will appreciate by 5.1% over the next 12 months.

What Does This Mean as a Buyer?

If home prices appreciate by the 5.1% predicted by *CoreLogic* **over the next twelve months,** here is a simple demonstration of the impact an increase in interest rate would have on the mortgage payment of a home selling for approximately $250,000 today:

	Mortgage	Interest Rate*	Payment (P&I)**
Today	$250,000	4.6%	**$1,281.61**
2019	$262,250	5.1%	**$1,427.96**
Difference in Monthly Payment			**$146.35**

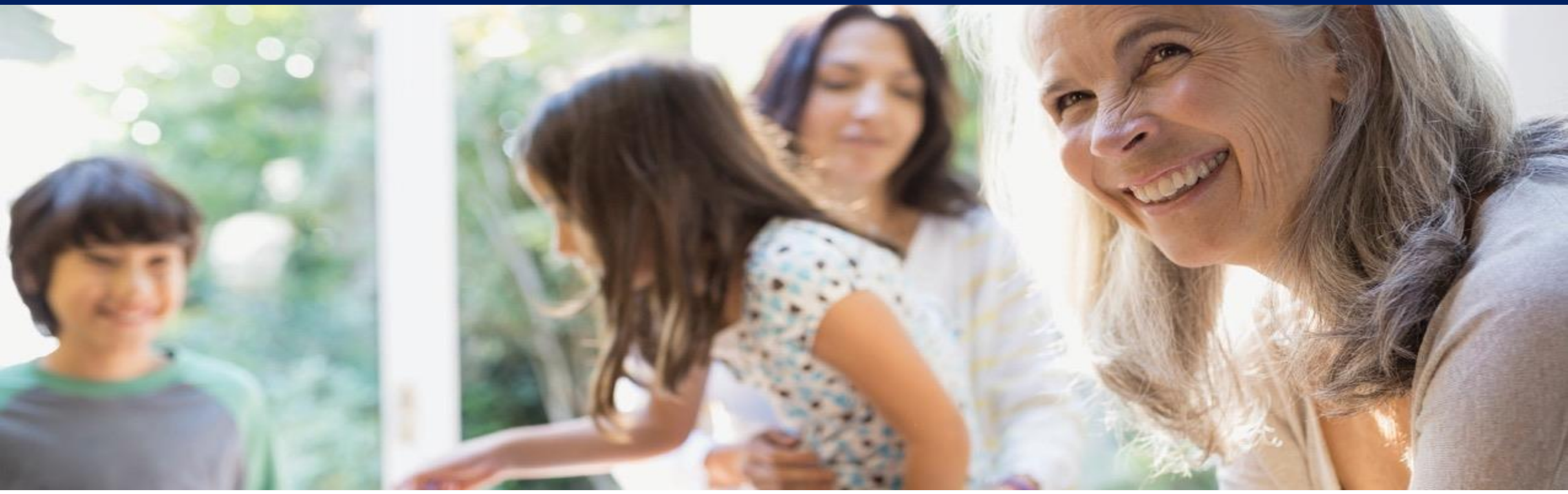
**Rates based on Freddie Mac's prediction at time of print*

Monthly	Annually	Over 30 Years
$146.35	**$1,756.20**	**$52,686**

Bottom Line

If buying a home is in your plan for this year, doing it sooner rather than later could save you thousands of dollars over the terms of your loan.

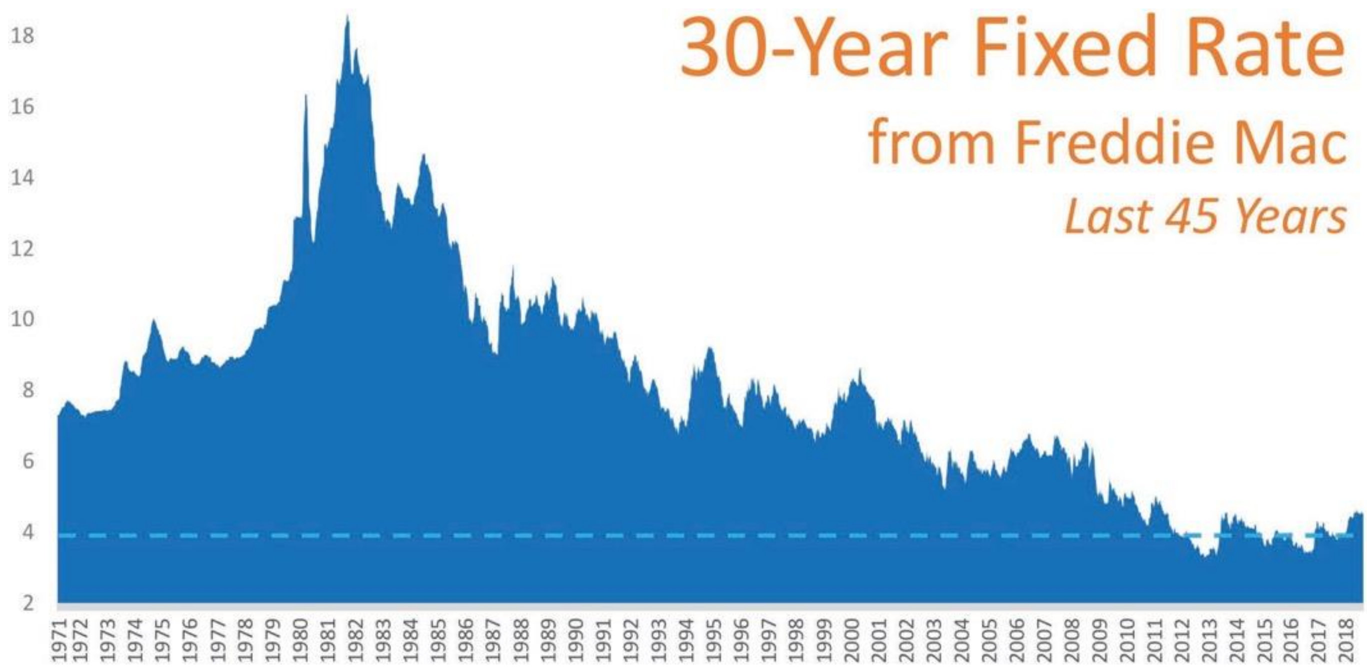
Be Thankful You Don't Have To Pay Mom & Dad's Interest Rate



Interest rates hovered around 4% for the majority of 2017, which gave many buyers relief from rising home prices and helped with affordability. Since January, rates have increased from 3.95% up to 4.51% and experts predict that rates will increase even more by the end of the year.

The rate you secure greatly impacts your monthly mortgage payment and the amount you will ultimately pay for your home. Don't let the prediction that rates will increase stop you from purchasing your dream home this year.

Let's take a look at a historical view of interest rates over the last 45 years.



Bottom Line

Be thankful that you can still get a better interest rate than your older brother or sister did ten years ago, a lower rate than your parents did twenty years ago, and a better rate than your grandparents did forty years ago.

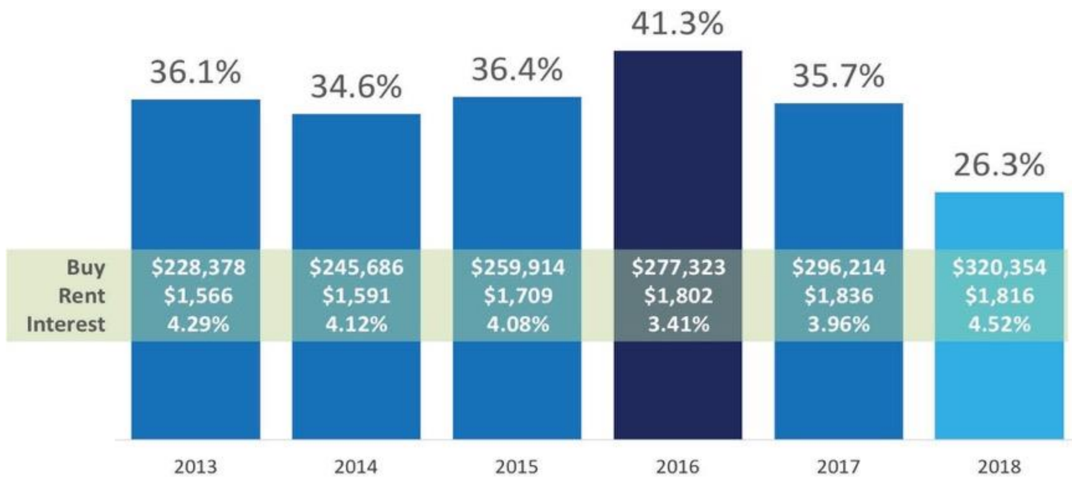
Buying A Home Is Cheaper Than Renting In The Majority Of The US

The results of the latest *Rent vs. Buy Report* from *Trulia* show that homeownership remains cheaper than renting, with a traditional 30-year fixed rate mortgage, in 98 of the 100 largest metro areas in the United States.

In the six years that *Trulia* has conducted this study, this is the first time that it was cheaper to rent than buy in any of the metropolitan areas. It's no surprise that the two metros are San Jose and San Francisco, CA, where median home prices have jumped to over $1 million dollars this year. Home values in San Jose have risen 29% in the last year, while rents have remained relatively unchanged.

For the 98 metros where homeownership wins out, 97 of them show a double-digit advantage when buying. The range is an average of 2% less expensive in Honolulu (HI), all the way up to 48.9% in Detroit (MI), and 26.3% nationwide!

Below is a chart created with the data from the last six years of the study, showing the impact of the median home price, rental price, and 30-year fixed rate interest rate used to calculate the 'cheaper to buy' metric.



In 2016, when buying was 41.3% less expensive than renting, the average mortgage rate was the driving force behind the difference. Rates this year are the highest they have been in six years which has narrowed the gap, all while home price appreciation has also been driven up by a lack of homes for sale.

Bottom Line

Homeownership provides many benefits beyond the financial ones. If you are one of the many renters out there who would like to evaluate your ability to buy this year, let's get together to find your dream home.

Starting To Look For A Home?
Know What You Want vs. What You Need

In this day and age of being able to shop for anything anywhere, it is very important to know what you're looking for when you start your home search.

If you've been thinking about buying a home of your own for some time now, you've probably come up with a list of things that you'd LOVE to have in your new home. Many new homebuyers fantasize about the amenities that they see on television or *Pinterest*, and start looking at the countless homes listed for sale with rose-colored glasses.

Do you really need that farmhouse sink in the kitchen in order to be happy with your home choice? Would a two-car garage be a convenience or a necessity? Could the man cave of your dreams be a future renovation project instead of a make or break now?

The first step in your home buying process should be pre-approval for your mortgage. This allows you to know your budget before you fall in love with a home that is way outside of it.

The next step is to list all the features of a home that you would like, and to qualify them as follows:

- **'Must-Haves' –** if this property does not have these items, then it shouldn't even be considered. (ex: distance from work or family, number of bedrooms/bathrooms)
- **'Should-Haves' –** if the property hits all of the 'must-haves' and some of the 'should-haves,' it stays in contention, but does not need to have all of these features.
- '**Absolute-Wish List' –** if we find a property in our budget that has all of the 'must-haves,' most of the 'should-haves,' and ANY of these, it's the winner!

Bottom Line

Having this list fleshed out before starting your search will save you time and frustration, while also letting your agent know what features are most important to you before he or she begins to show you houses in your desired area.

You Do NOT Need 20% Down To Buy Your Home!

There are many misconceptions about buying a home that are believed to be true. Let's take a look at two of the more common ones that may be holding you back from buying today.

1. Down Payment

Buyers often overestimate the down payment funds needed to qualify for a home loan. The *Realtors® Confidence Index* from the *National Association of Realtors* (NAR) found that the American public is still somewhat confused about what is required to qualify for a home mortgage loan in today's housing market.

While many believe that they need at least 20% down to buy their dream homes, they do not realize that there are programs available which allow them to put down as little as 3%.

Many renters may actually be able to enter the housing market sooner than they had ever imagined with programs that have emerged allowing less cash out of pocket.

According to the same report:

> *"72% of first-time homebuyers put down less than 20% down to purchase their home last month."*

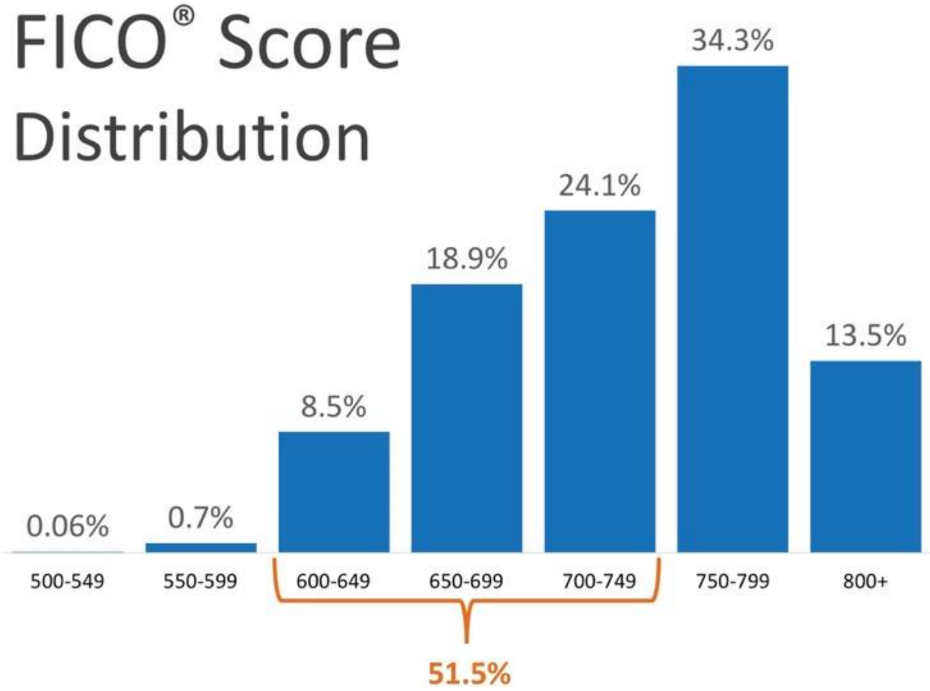
2. FICO® Scores

Similar to the misconceptions surrounding down payment requirements, many either don't know or are misinformed about what FICO® score is necessary to qualify for a home loan.

Many Americans believe that a 'good' credit score is 780 or higher.

To help debunk this myth, let's take a look at *Ellie Mae's* latest *Origination Insight Report* which focuses on recently closed (approved) loans.

As you can see on the right, 51.5% of approved mortgages had a credit score of 600-749.



Bottom Line

If you are a prospective buyer who is 'ready' and 'willing' to act now, but you are not sure if you are 'able' to, let's meet so I can help you understand your true options today.

61% Of First-Time Buyers Put Down Less Than 6%

According to the *Realtors Confidence Index* from the *National Association of Realtors,* 61% of first-time homebuyers purchased their homes with down payments below 6%.

Many potential homebuyers believe that a 20% down payment is necessary in order to buy a home and many have disqualified themselves without even trying, but in July, 72% of first-time buyers and 53% of all buyers put less than 20% down.

Elizabeth Mendenhall, President of NAR, recently shed light on why buyer demand has remained strong,

> *"Despite first-time buyers struggling to achieve homeownership, Realtors® in most areas say demand is still the strongest at the entry-level segment of the market.*
>
> *For prospective first-timers looking to begin their home search this fall, it is expected that competition will remain swift. That is why it's important to be fully prepared with a pre-approval from a lender, and to begin conversations with a Realtor® early about what you're looking for and where."*

It's no surprise that with rents rising, more and more first-time buyers are taking advantage of low-down-payment mortgage options to secure their monthly housing costs and finally attain their dream homes.

Bottom Line

If you are one of the many first-time buyers unsure of whether or not you would qualify for a low-down-payment mortgage, let's get together and set you on your path to homeownership!

How Low Interest Rate Increase Your Purchasing Power

According to *Freddie Mac's Primary Mortgage Market Survey,* interest rates for a 30-year fixed rate mortgage have increased by half of a percentage point, to around 4.5%, in 2018. This is still significantly lower than recent history.

The interest rate you secure when buying a home not only greatly impacts your monthly housing costs, but also impacts your purchasing power.

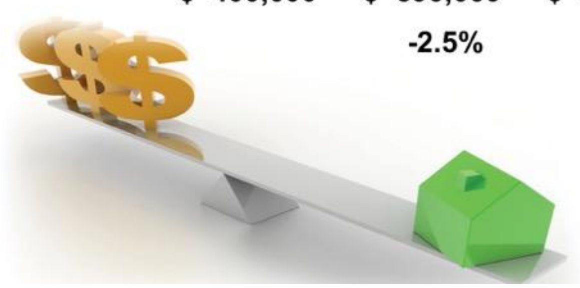
Purchasing power, simply put, is the amount of home you can afford to buy for the budget you have available to spend. As rates increase, the price of the house you can afford will decrease if you plan to stay within a certain monthly housing budget.

The chart to the right shows the impact rising interest rates would have if you planned to purchase a home within the national median price range and keep your principal and interest payments under $2,000 a month.

With each quarter of a percent increase in interest rate, the value of the home you can afford decreases by 2.5% (in this example, $10,000). Experts predict that mortgage rates will be over 5% by this time next year.

Buyer's Purchasing Power

RATE					
5.75	$ 2,334	$ 2,276	$ 2,218	$ 2,160	$ 2,100
5.50	$ 2,272	$ 2,214	$ 2,158	$ 2,100	$ 2,044
5.25	$ 2,208	$ 2,154	$ 2,098	$ 2,044	**$ 1,988**
5.00	$ 2,148	$ 2,094	$ 2,040	**$ 1,986**	$ 1,932
4.75	$ 2,086	$ 2,034	**$ 1,982**	$ 1,930	$ 1,878
4.50	$ 2,026	**$ 1,976**	$ 1,926	$ 1,874	$ 1,824
4.25	**$ 1,968**	$ 1,919	$ 1,869	$ 1,820	$ 1,771
	$ 400,000	**$ 390,000**	**$ 380,000**	**$ 370,000**	**$ 360,000**
		-2.5%	**-5%**	**-7.5%**	**-10%**



Principal and Interest Payments
rounded to the nearest dollar amount.

Act now to get the most house for your hard-earned money.

Why Pre-Approval Should Be Your First Step

In many markets across the country, the number of buyers searching for their dream homes greatly exceeds the number of homes for sale. This has led to a competitive marketplace where buyers often need to stand out. One way to show you are serious about buying your dream home is to get pre-qualified or pre-approved for a mortgage before starting your search.

Even if you are in a market that is not as competitive, knowing your budget will give you the confidence to know if your dream home is within your reach.

Freddie Mac lays out the advantages of pre-approval in the 'My Home' section of their website.

> *"It's highly recommended that you work with your lender to get pre-approved before you begin house hunting. Pre-approval will tell you how much home you can afford and can help you move faster, and with greater confidence, in competitive markets."*

One of the many advantages of working with a local real estate professional is that many have relationships with lenders who will be able to help you with this process. Once you have selected a lender, you will need to fill out their loan application and provide them with important information regarding *"your credit, debt, work history, down payment and residential history."*

Freddie Mac describes the '4 Cs' that help determine the amount you will be qualified to borrow:

1. **Capacity:** Your current and future ability to make your payments
2. **Capital or Cash Reserves:** The money, savings, and investments you have that can be sold quickly for cash
3. **Collateral:** The home, or type of home, that you would like to purchase
4. **Credit:** Your history of paying bills and other debts on time

Getting pre-approved is one of many steps that will show home sellers that you are serious about buying, and it often helps speed up the process once your offer has been accepted.

Bottom Line

Many potential homebuyers overestimate the down payment and credit scores needed to qualify for a mortgage today. If you are ready and willing to buy, you may be surprised at your ability to do so.

5 Reasons Homeownership Makes "Cents"

The American Dream of homeownership is alive and well. Recent reports show that the U.S. homeownership rate has rebounded from previous lows and is headed in the right direction. The personal reasons to own differ for each buyer, but there are many basic similarities.

Today we want to talk about the **top 5 financial reasons** you should own your own home.

1. Homeownership is a Form of Forced Savings

Paying your mortgage each month allows you to build equity in your home that you can tap into later in life for renovations, to pay off high-interest credit card debt, or even send a child to college. As a renter, you guarantee that your landlord is the person with that equity.

2. Homeownership Provides Tax Savings

One way to save on taxes is to own your own home. You may be able to deduct your mortgage interest, property taxes, and profits from selling your home, but make sure to always check with your accountant first to find out which tax advantages apply to you in your area.

3. Homeownership Allows You to Lock in Your Monthly Housing Cost

When you purchase your home with a fixed-rate mortgage, you lock in your monthly housing cost for the next 5, 15, or 30 years. Interest rates have hovered around 4.5% since spring and are projected to increase to close to 5% by the end of the year. The value of your home will continue to rise with inflation, but your monthly costs will not.

4. Buying a Home Is Cheaper Than Renting

The results of the latest *Rent vs. Buy Report* from *Trulia* show that homeownership remains cheaper than renting, with a traditional 30-year fixed rate mortgage, in 98 of the 100 largest metro areas in the United States and 26.3% nationwide.

5. No Other Investment Lets You Live Inside of It

You can choose to invest your money in gold or the stock market, but you will still need somewhere to live. In a home that you own, you can wake up every morning knowing that your investment is gaining value while providing you a safe place to live.

Bottom Line

Before you sign another lease, let's get together to help you better understand all your options.

Getting A Mortgage: Why So Much Paperwork?

Why is there so much paperwork mandated by lenders for a mortgage loan application when buying a home today? It seems that they need to know everything about you and require three separate sources to validate each and every entry on the application form.

Many buyers are being told by friends and family that the process was a hundred times easier when they bought their home ten to twenty years ago.

There are two very good reasons that the loan process is much more onerous on today's buyer than perhaps any time in history.

1.The government has set guidelines demanding that the bank prove beyond any doubt that you are capable of paying your mortgage.

During the run-up to the housing crisis, many people 'qualified' for mortgages that they could never pay back. This led to millions of families losing their homes. The government wants to make sure this can't happen again.

2.The banks don't want to be in the real estate business.

During the recovery from the housing crisis, banks were forced to take on the responsibility of liquidating millions of foreclosures and also negotiating another million+ short sales. Just like the government, they don't want more foreclosures. For that reason, they need to double (maybe even triple) check everything on the application.

However, there is some good news about this situation.

The housing crash that mandated that banks be extremely strict on paperwork requirements also allowed you to get a mortgage interest rate around 4.5%.

The friends and family who bought homes ten or twenty years ago experienced a simpler mortgage application process, but also paid a higher interest rate (the average 30-year fixed rate mortgage was 8.12% in the 1990s and 6.29% in the 2000s).

If you went to the bank and offered to pay 7% instead of around 4.5%, they would probably bend over backward to make the process much easier.

Bottom Line

Instead of concentrating on the additional paperwork required, let's be thankful that we are able to buy a home at historically low rates.

Why Working With A Local Real Estate professional Makes All the Difference

If you've entered the real estate market, as a buyer or a seller, you've inevitably heard the real estate mantra, *"location, location, location"* in reference to how identical homes can increase or decrease in value due to where they're located. Well, a recent survey shows that when it comes to choosing a real estate agent, the millennial generation's mantra is, *"local, local, local."*

CentSai, a financial wellness online community, surveyed over 2,000 millennials (ages 18-34) and found that **75% of respondents would use a local real estate agent** over an online agent, and 71% would choose a local lender.

Survey respondents cited many reasons for their choice to go local, *"including personal touch & hand holding, long standing relationships, local knowledge, and amount of hassle."*

Doria Lavagnino, *Cofounder & President* of *CentSai,* had this to say:

> *"We were surprised to learn that online providers are not yet as big a disrupter in this sector as we first thought, despite purported cost savings. We found that millennials place a high value on the personal touch and knowledge of a local agent. Buying a home for the first time is daunting, and working with a local agent—particularly an agent referred by a parent or friend—could provide peace of mind."*

The findings of the *CentSai* survey are consistent with the *Consumer Housing Trends Study,* which found that millennials prefer a more hands-on approach to their real estate experience:

> *"While older generations rely on real estate agents for information and expertise, Millennials expect real estate agents to become trusted advisers and strategic partners."*

When it comes to choosing an agent, millennials and other generations share their top priority: **the sense that an agent is trustworthy and responsive to their needs.**

That said, technology still plays a huge role in the real estate process. According to the *National Association of Realtors,* 94% of home buyers look for prospective homes and neighborhoods online, and 74% also said they would use an online site or mobile app to research homes they might consider purchasing.

Bottom Line

Many wondered if this tech-savvy generation would prefer to work with an online agent or lender, but more and more studies show that when it comes to real estate, millennials want someone they can trust, someone who knows the neighborhood they want to move into, and someone who can lead them through the entire experience.

Have You Put Aside Enough For Closing Costs?

There are many potential homebuyers, and even sellers, who believe that you need at least a 20% down payment in order to buy a home or move on to their next home. Time after time, we have dispelled this myth by showing that there are many loan programs that allow you to put down as little as 3% (or 0% with a VA loan).

Once you have saved enough for your down payment and are ready to start your home search, make sure that you have also saved enough for closing costs.

Freddie Mac defines closing costs as follows:

> *"Closing costs, also called settlement fees, will need to be paid when you obtain a mortgage. These are fees charged by people representing your purchase, including your lender, real estate agent, and other third parties involved in the transaction.*
>
> ***Closing costs are typically between 2 & 5% of your purchase price."***

We've heard from many first-time homebuyers that they wished that someone had let them know that closing costs could be so high. If you think about it, with a low down payment program, your closing costs could equal the amount that you saved for your down payment.

Here is a list of just some of the fees/costs that may be included in your closing costs, depending on where the home you wish to purchase is located:

- Government recording costs
- Appraisal fees
- Credit report fees
- Lender origination fees
- Title services (insurance, search fees)
- Tax service fees
- Survey fees
- Attorney fees
- Underwriting fees

Is there any way to avoid paying closing costs?

Work with your lender and real estate agent to see if there are any ways to decrease or defer your closing costs. There are no-closing mortgages available, but they end up costing you more in the end with a higher interest rate, or by wrapping the closing costs into the total cost of the mortgage *(meaning you'll end up paying interest on your closing costs).*

Homebuyers can also negotiate with the seller over who pays these fees. Sometimes the seller will agree to assume the buyer's closing fees in order to get the deal finalized.

Bottom Line

Speak with your lender and agent early and often to determine how much you'll be responsible for at closing. Finding out you'll need to come up with thousands of dollars right before closing is not a surprise anyone would look forward to.

Ready To Make An Offer? 4 Tips For Success

So you’ve been searching for that perfect house to call *'home'* and you've finally found it! The price is right and, in such a competitive market, you want to make sure you make a good offer so that you can guarantee that your dream of making this house yours comes true!

Below are 4 steps provided by *Freddie Mac* to help buyers make offers, along with some additional information for your consideration:

1. Determine Your Price

> *“You’ve found the perfect home and you’re ready to buy. Now what? Your real estate agent will be by your side, helping you determine an offer price that is fair.”*

Based on your agent’s experience and key considerations (like similar homes recently sold in the same neighborhood or the condition of the house and what you can afford), your agent will help you to determine the offer that you are going to present.

Getting pre-approved will not only show home-sellers that you are serious about buying, but it will also allow you to make your offer with confidence because you’ll know that you have already been approved for a mortgage in that amount.

2. Submit an Offer

> *“Once you’ve determined your price, your agent will draw up an offer, or purchase agreement, to submit to the seller’s real estate agent. This offer will include the purchase price and terms and conditions of the purchase.”*

Talk with your agent to find out if there are any ways in which you can make your offer stand out in this competitive market! A licensed real estate agent who is active in the neighborhoods you are considering will be instrumental in helping you put in a solid offer.

3. Negotiate the Offer

> *"Oftentimes, the seller will counter the offer, typically asking for a higher purchase price or to adjust the closing date. In these cases, the seller's agent will submit a counteroffer to your agent, detailing their desired changes, at this time, you can either accept the offer or decide if you want to counter.*
>
> *Each time changes are made through a counteroffer, you or the seller have the option to accept, reject or counter it again. The contract is considered final when both parties sign the written offer."*

If your offer is approved, *Freddie Mac* urges you to *"always get an independent home inspection, so you know the true condition of the home."* If the inspector uncovers undisclosed problems or issues, you can discuss any repairs that may need to be made with the seller or even cancel the contract altogether.

4. Act Fast

The inventory of homes listed for sale has remained well below the 6-month supply that is needed for a 'normal' market. Buyer demand has continued to outpace the supply of homes for sale, causing buyers to compete with each other for their dream homes.

Make sure that as soon as you decide that you want to make an offer, you work with your agent to present it as quickly as possible.

Bottom Line

Whether buying your first home or your fifth, having a local real estate professional who is an expert in his or her market on your side is your best bet in making sure the process goes smoothly. Let's talk about how we can make your dream of homeownership a reality!

CONTACT US TO TALK MORE

We are sure you have questions and concerns… **Why Tidewater Mortgage Services?**

Based in Virginia Beach, Virginia, Tidewater Mortgage Services, Inc., has grown to include branches as far north as Massachusetts, as far south as Florida, and as far west as Texas – and we aren't finished growing yet! Our goal is to provide low-cost loans with competitive rates which includes a transparent discovery and selection process for our clients.

Our expert staff and local underwriting, enable us to provide stellar service to all parties involved in the loan process. We constantly receive high ratings in customer satisfaction from our clients as proof to our commitment and dedication to lending excellence. At Tidewater Mortgage Services we are devoted to our customers and employees, and when you treat someone well throughout the entire mortgage process and they've had that great experience buying their first home, or buying a new home, people want to share that with others.
At TMSI, we want to provide a loan that best fits your financial needs. Call me today to get started with your home purchase. ***I am looking forward to helping you finance your new home.***

Visit me today at WilliamMcLennanTMSI.com to get started with your Home financing.

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