

Mortgage Broker Resources

Referrals Courtesy of Les Joos
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A critical part of buying a property is demonstrating that you are financially qualified. Since most people purchase real estate with a loan, the loan application process must be undertaken prior to making an offer. The lender will ask you for pertinent information and may need to verify your financial status. Each lender will have their own criteria for this process. Some will simply take your stated information, others will insist on reviewing your employment, taxes or bank accounts. The lender will then calculate the maximum loan amount that you are qualified for and issue you an approval letter for that amount. This letter must accompany your purchase agreement.

The people I am recommending are from different companies and, like insurance agents, have different financial products which can change the terms or rates that are available to you, so you have an opportunity to shop and compare. All of them have many years of experience, have proven to be trustworthy and reliable and will work aggressively for their clients.

I have no reciprocal relationship with these people. These referrals are purely professional though if you mention my name it will give them a frame of reference. Also, I know that I can speak frankly to them about your financing needs and get a direct and honest response. This would only be done with your express permission, as each of these people maintain high standards of data privacy and will not reveal sensitive information to third parties.

James Ober
FinanSource Mortgage
(952) 465-0901

Nathan Marsten
Homestead Mortgage
(651) 415-2488

Liz Peter
IndyMac Bank
651-341-6705

Ryan Belt
Select Capital Mortgage
612-986-5420