

Jennie Bouska-Coddington

Residential Mortgage Consultant



**I'm not in the lending business;
I'm in the peace of mind business.**

I want you to be comfortable throughout the entire loan process. I promise to keep you aware of each step of the process so there are no *unexpected* surprises.

Evergreen Home Loans is *not* your everyday lender.

We offer the following services:

- **Security Plus:** Once your loan has gone through processing and underwriting, we offer a \$1000.00 guarantee to the seller that your offer will not "flip" due to funding.
- **Mortgage Banker:** Evergreen Home Loans is a Mortgage Banker with all the flexibility and loan options of a broker yet has on-site processing, underwriting, document preparation and funding so your loan will never be just another number.
- **Immediate Pre-Approval:** upon verification of income, assets and liabilities.
- **Customer Nurture Program:** Evergreen is dedicated to keeping in touch with our customers even after the home buying transaction has been completed.

Evergreen Home Loans can help you find a loan to fit your personal needs. With one of the widest range of products available in the mortgage industry, our loan options include:

- Fixed and Adjustable Rates
- Low and No Down Payment
- Low Documentation/ Reduced Paperwork Loans
- Reduced Rate Options
- First Time Home Buyer Options through the WSHFC
- FHA and VA Financing
- Home Equity Lines of Credit and Fixed-Rate Seconds
- Interest-Only Options
- No Equity and Low Equity Refinancing

You can expect from me:

- Constant communication
- Accurate Good Faith estimates
- Competitive rates
- Integrity
- Quick loan approval
- On-time closing
- Flexibility
- Honesty

I work entirely by referral.

I devote myself to serving the needs of my clients before, during and after each transaction. All I ask is that while I'm working for you, I would like you to refer me to people of comparable quality to yourself. People who are thinking of buying or refinancing and who would appreciate this same level of attention. As long as you and my other clients keep referring me, I don't have to go out prospecting like everyone else and I can do an even better job of working for you.

I have a first-class Client Appreciation Program.

Every month I send out valuable tips and information to a select group of people. You will receive information on topics such as home budgeting, health and fitness or remodeling your home in addition to valuable real estate information. I make a constant effort to improve the level of service I provide to you because, in my business, the most profound assets I possess are your respect and trust.

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