



Community Mortgage

"In Touch. On Time."

NMLS # 77047

Choice Opportunities

At Community Mortgage, choices are a luxury that you can afford. We help you find a program that maximizes your home investment, keeping you in a payment range where you feel comfortable. We help you find a program that maximizes your home investment and keeps you in your financial comfort zone.

We share the same hopes, dreams, and sense of Community that can only be found in neighborhood relationships. While large financial institutions get bigger and service their home loan customers like a number instead of a name, Community Mortgage team members know you deserve a better level of service. We call it, Custom-Fit Financing.

Custom-Fit Financing

As your loan officer takes a detailed look at your current financial picture to include credit and employment history, residential status (owner vs. tenant), and available assets, we consider all sources of funding and find the best match.

And if you find the perfect neighborhood, but the available homes are not so perfect, consider a renovation loan. It works similar to a construction loan and includes the financing for the purchase and the renovation, allowing you to get a home where you want and the way you want it.

Or choose from a variety of loans:

- Conventional
- FHA
- VA
- 203(k) Renovation
- USDA

There are also federal, state, county and local city grant programs that can help a buyer with down payment and closing cost assistance. Below is a sample of agencies we work with. Contact your Loan Officer for a more detailed list:

- Tennessee Housing Development Agency
- Shelby County Down Payment Assistance
- City of Memphis Down Payment Assistance
- Mississippi Home Corp. Down Payment Assistance

Whether you're a seasoned buyer or stepping into first time home ownership, Community Mortgage will take care of the associated loan process in a seamless, professional manner. In addition, we will stay in touch and close your loan on time. We want to ensure that your loan mirrors our company's standard: on time closing, every time.

Straight-talk

Full disclosure has been at the forefront of how Community Mortgage has done business since 1988. It's a practice we follow and choose to keep as our mainstream code of conduct. Far beyond the fine print, our loan experts will ensure that you fully understand the process.

Home ownership is something to get excited about. Welcome to our Community.