got mortgages? & GREEN LABEL TITLE

PEOPLE ▸ PURPOSE ▸ POSSIBILITIES

POWERED BY PRMG

"When It Matters, Go Green"

PRESENT

DEALS & DRAFTS

ACTIONABLE STRATEGIES FOR TODAY'S MARKET

REAL PEOPLE. REAL CONVERSATIONS. REAL OPPORTUNITIES.

GOOD PEOPLE CLOSE DEALS.

STRONG PARTNERSHIPS BRIGHTER TOMORROWS.

The Insurance Goat®

INSURANCE DONE DIFFERENT.

- Homeowners Insurance
- Auto Insurance
- Business Insurance
- Life Insurance
- Additional Personal & Commercial Insurancie Solutions

833-467-4628
info@theinsurancegoat.com
TheInsuranceGoat.com
320 Broad Street, Suite 4
Red Bank, NJ 07701

PROTECTION TODAY. PEACE OF MIND TOMORROW.

Reyes Royalty Construction

BUILDING MORE THAN HOUSES. WE BUILD OPPORTUNITY.

- Renovations & Remodels
- New Construction
- Investment Property Upgrades
- Insurance Claim Repairs
- Trusted, Reliable, Local

609-900-3499
info@reyesroyalty.com
ReyesRoyalty.com
895 Atlantic City Blvd #1
Bayville, NJ 08721

BUILD. INVEST. CREATE WEALTH.

E&A Home Inspections

INTERNACHI® CERTIFIED

INSPECT TODAY. PROTECT TOMORROW.

- Home Inspections
- Termite Inspections
- Radon Testing
- Mold Testing
- Pool Inspections
- Detailed, Easy-to-Read Reports

732-267-4633
homeinspectionbyea@gmail.com
EandAhomeinspectionsnj.com
700 Princess Ct
Toms River, NJ 08753

KNOW MORE. BUY WITH COMFIDENCE.

NJNY Fire & Water Restoration

LIFE SAFETY TODAY. A SAFER TOMORROW.

- Fire Damage Restoration
- Water Damage Restoration
- Mold Remediation
- Emergency Response (24/7)
- Commercial & Residential
- Full-Service Restoration Solutions

718-759-7256
admin@njnyfirewatermold.com
NJNYfirewatermold.com
128 South Main Street, Unit 5
Marlboro, NJ 07746

RESTORE TODAY. PROTECT TOMORROW.

TOGETHER WE CLOSE MORE.

GOTMORTGAGES.COM

GREEN LABEL TITLE

"When It Matters, Go Green"

PEOPLE.
PROCESS.
PARTNERSHIP.
A SMOOTHER CLOSING.

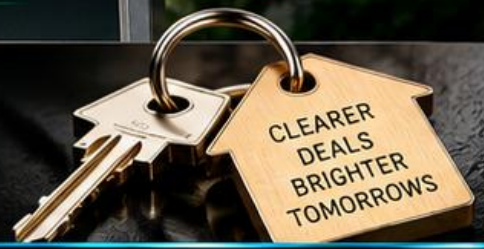


REAL ESTATE MOVES PEOPLE. WE HELP MAKE IT POSSIBLE.

BEHIND THE CLOSING

EDUCATION | TRANSPARENCY | STRONGER TRANSACTIONS

MORE THAN A TITLE COMPANY. A TRUE PARTNER.



WHY TITLE COMPANIES FAIL

- Poor leadership & business management
- Outdated technology & inefficient systems
- Compliance failures & regulatory issues
- Cash flow mismanagement
- Inconsistent processes and quality control
- Failure to invest in people and training
- Putting volume over service

STRONG OPERATIONS BUILD LASTING COMPANIES.

WHY THEY SEEM NON-COMMUNICATIVE

- High deal volume and multiple touchpoints
- Many parties involved (lenders, agents, attorneys, buyers, sellers)
- Waiting on critical items (payoffs, docs, signatures, clear to close)
- Compliance and legal review required
- Status changes happen quickly
- Information must be accurate before it's shared
- Sometimes the right message doesn't reach the right person

IT'S NOT A LACK OF CARE. IT'S A COMPLEX PROCESS.

THE TITLE PROCESS

1. **Open Order** — Receive contract and initial details
2. **Title Search** — Examine public records (liens, judgments, ownership)
3. **Review & Resolve** — Address title issues, obtain payoffs, clear clouds
4. **Prepare Documents** — Draft and review closing docs
5. **Coordinate Closing** — Work with lender, attorney, agent and all parties
6. **Closing** — Sign documents, fund transaction
7. **Post-Closing** — Record documents and issue final title policy

A CLEAR PROCESS LEADS TO A SMOOTHER CLOSING.

TWO DIFFERENT MINDSETS

TITLE PERSON OPENING AN AGENCY

- Knows the day-to-day title operations
- Understands searches, exams and closings
- Deep industry relationships
- Often focused on service and product knowledge
- May lack broader business, marketing and scaling experience

BUSINESS PERSON OPENING A TITLE COMPANY

- Brings business strategy and growth mindset
- Focuses on systems, people and profitability
- Invests in technology and marketing
- Builds scalable operations and brand
- Surrounds themselves with title experts to ensure compliance and quality

THE BEST TITLE COMPANIES COMBINE BOTH — INDUSTRY EXPERTISE AND STRONG BUSINESS LEADERSHIP.

732-722-7373 | lori@greenlabeltitle.com | 1512 Highway 138 Wall, NJ 07719 | www.greenlabeltitle.com

When It Matters, Go Green

PEOPLE | PROCESS | PROTECTION | POSSIBILITIES

got mortgages?

PEOPLE ➤ PURPOSE ➤ POSSIBILITIES

POWERED BY PRMG

REAL
CONVERSATIONS.
STRATEGIES.
OPPORTUNITIES.
RESULTS.





DEALS & DRAFTS

ACTIONABLE STRATEGIES FOR TODAY'S MARKET

PURCHASE
Conventional | FHA | VA
USDA | Non-QM

REFINANCE
Lower Rate
Access Equity

HELOC
GotHELOCs.com
Leverage Your Equity

INVESTMENT
DSCR | ITIN | 1-4 Units
1031 Exchange

DIVORCE SOLUTIONS
Navigate Equity
Support What's Next

EDUCATION
Got Mortgages University
Tools | Training | Systems

PARTNER GROWTH
Agents | Attorneys | CPAs
Builders | Trusted Partners

got mortgages?	got helocs?	got originators?	ask got mortgages?	got mortgages podcast	got mortgages university	got mortgages nj?
GotMortgages.com	GotHELOCs.com	GotOriginator.com	AskGotMortgages.com	GotMortgagesPodcast.com	GotMortgagesUniversity.com	GotMortgagesNJ.com

LET'S CONNECT

973-536-0276
GotMortgages.com
ak@gotmortgages.com
Eatontown, NJ (HQ) | Toms River, NJ

Bring me the situation. Let's work through the options.

GUIDANCE BEYOND THE RATE.

SOLUTIONS FOR REAL LIFE.

A LENDER FOR LIFE.

TOGETHER WE CLOSE MORE.

NMLS #225949 | POWERED BY PRMG

got mortgages?

THE MARKET HAS MORE THAN ONE DRIVER.

Economic news changes expectations. Markets reprice the risk.

INFLATION
Prices + policy

EMPLOYMENT
Jobs + wages

HOUSING
Supply + demand

GEOPOLITICS
Global uncertainty

BOND MARKETS
10-year Treasuries + mortgage-backed securities

MORTGAGE RATE PRICING

Treasury yields are a benchmark. Mortgage spreads also move.

Source: Federal Reserve Bank of St. Louis, What Determines Mortgage Rates? (Oct. 2026)

got mortgages?

WHAT MOVES MORTGAGE RATES?

One common pattern when inflation is hotter than expected:

INFLATION
Above expectations



BOND PRICES
Treasuries + MBS



BOND YIELDS
Required returns rise



MORTGAGE RATES
Upward pressure



SOFTER JOBS CAN EASE RATE PRESSURE

When inflation cooperates. Market expectations still matter.

Illustrative pattern, not a guaranteed move. MBS = mortgage-backed securities.
Source: Federal Reserve Bank of St. Louis, What Determines Mortgage Rates? (Oct. 2026)

NJ Market Pulse: Monmouth vs. Ocean County

Last 12 months, closed residential sales

Avg Sale vs. List Price



Units Sold (12mo)

Monmouth	Ocean
11,981	11,936

YoY Unit Change

Monmouth	Ocean
-10.9%	-11.3%

Avg Sale-to-List

Monmouth	Ocean
99.0%	97.9%

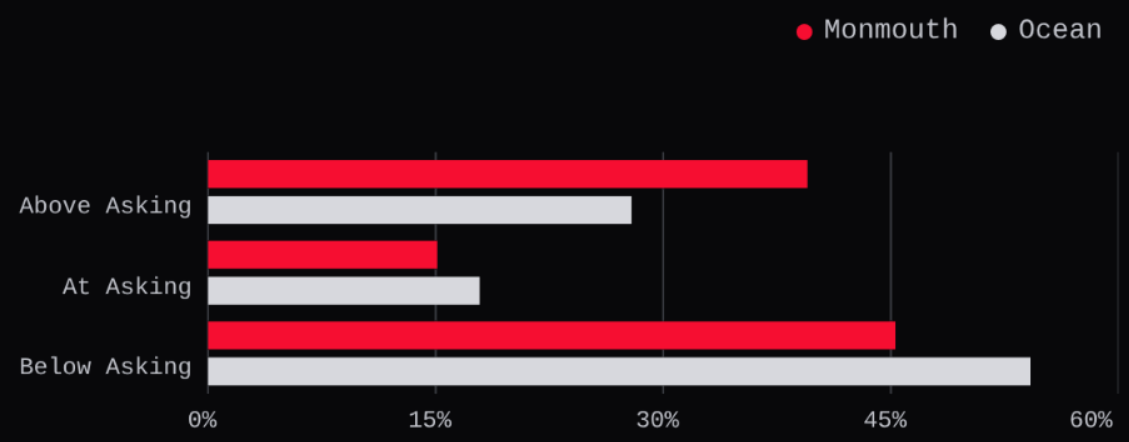
Median Sale-to-List

Monmouth	Ocean
100.0%	98.7%

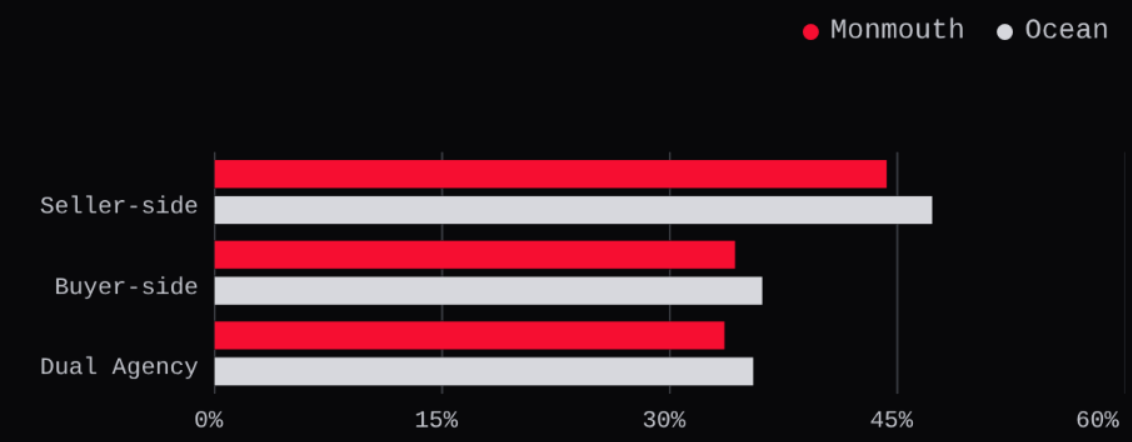
How Sales Are Landing vs. Asking Price

Closed residential sales since Jul 1, 2026 · Agency split last 12 months

Share of Closed Sales vs. Asking Price



Agency Representation Split



Monmouth County, NJ — Sales Pulse by Town

Closed residential sales since Jul 1, 2026 (8+ sales), ranked by median sale-to-list ratio

Town	Sales	Avg Sale Price	% Above Ask	Median Sale-to-List
Holmdel	16	$1,410,900	62.5%	103.48%
Port Monmouth	9	$730,444	77.8%	102.83%
Lincroft	8	$1,157,613	50%	102.36%
Hazlet	18	$662,767	55.6%	101.93%
Fair Haven	13	$2,747,307	53.8%	101.7%
Atlantic Highlands	9	$1,302,222	55.6%	101.66%
Tinton Falls	11	$740,718	54.5%	101.45%
Red Bank	30	$717,371	53.3%	100.61%
Matawan	30	$631,883	50%	100.01%
Freehold	69	$707,539	42%	100%
Howell	63	$633,748	25.4%	98%

Ocean County, NJ — Sales Pulse by Town

Closed residential sales since Jul 1, 2026 (10+ sales), ranked by median sale-to-list ratio

Town	Sales	Avg Sale Price	% Above Ask	Median Sale-to-List
Lanoka Harbor	10	$612,705	70%	101.78%
Beachwood	24	$872,063	50%	100.11%
Manahawkin	63	$850,126	31.7%	100%
Barnegat	59	$519,269	49.2%	100%
Brick	156	$590,502	42.3%	100%
Forked River	38	$484,582	34.2%	100%
Lavallette	22	$1,557,798	31.8%	100%
Point Pleasant Boro	19	$1,108,705	47.4%	100%
Toms River	277	$504,570	24.9%	98.11%
Jackson	84	$554,578	23.8%	98.22%
Manchester Township	52	$352,365	15.4%	97%

got mortgages?

HARD BUYER?
FIND THE BOTTLENECK.

Review the whole file before ruling out the deal.

CREDIT
History + obligations

INCOME
Qualifying + documentation

CASH / RESERVES
Funds to close + cushion

BUYER FILE
?
What needs to change?
One clear next step.

PROPERTY
Condition + eligibility

DOCS
Complete + consistent

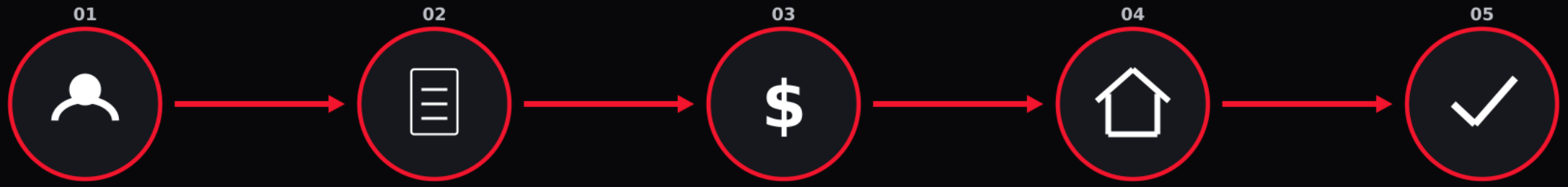
PROGRAM
Guidelines + fit

BRING ME THE SITUATION. LET'S WORK THROUGH THE OPTIONS.

got mortgages?

THE DEAL BEFORE THE DEAL

Preparation creates opportunity.



FINANCING STRATEGY STARTS BEFORE THE CONTRACT.

A prepared buyer gives the offer a stronger foundation.

got mortgages?

TRADITIONAL LOANS
THE QUICK OVERVIEW

The first review: documented income, credit, cash and property.

CONVENTIONAL	**Agency guidelines** For buyers whose documented finances fit the program.
FHA	**Government-insured** Flexible credit options, with mortgage insurance.
VA	**Eligible military borrowers** Service eligibility matters. No monthly mortgage insurance.
USDA	**Eligible areas + households** Property location and household income limits matter.

SELF-EMPLOYED DOES NOT AUTOMATICALLY MEAN NON-QM.

Review traditional qualification first. Then compare alternative documentation options.

Program eligibility, mortgage insurance and total costs vary by borrower and loan type.
Sources: CFPB, loan types and special loan programs. Educational overview, October 2026.

got mortgages?

BANK STATEMENT LOANS

CASH FLOW TELLS THE STORY

A potential fit for self-employed buyers with business write-offs.

HOW QUALIFYING INCOME IS ESTIMATED

$24,000
Average monthly
eligible business deposits

×

50%
Share remaining after
illustrative expenses

=

$12,000
Illustrative monthly
qualifying income

Example assumes 100% business ownership and 50% of eligible deposits remaining.

DEPOSITS ARE REVIEWED BEFORE THEY BECOME INCOME.

Transfers and non-business deposits are excluded. Expenses and ownership affect the result.

Illustrative math only. Statement period, expense method and other requirements depend on the lender.
Source: PRMG Non-Qualified Loans. Credit, debt obligations, cash and property still require review.

got mortgages?

ASSET DEPLETION

SAME ASSETS. DIFFERENT CALCULATION.

Illustrative comparison using $1.2 million in net eligible assets.

NON-QM

$1,200,000 ÷ 60 months

$20,000

Monthly qualifying income

TRADITIONAL

$1,200,000 ÷ 240 months

$5,000

Monthly qualifying income

THE DIVISOR CHANGES HOW MUCH INCOME THE ASSETS SUPPORT.

In this example, the 60-month calculation produces 4× the monthly qualifying income.

Illustrative assumptions supplied for this comparison. 60 and 240 months are not universal program rules.
Eligible assets, discounts and deductions vary. This is underwriting income, not a monthly cash distribution.

got mortgages?

COMMUNITY LOAN
“HEARTBEAT” EXPLAINED

An alternative path when traditional income documentation is the obstacle.

DOCUMENTATION DIFFERENCE

Income and employment

are not stated on the application.

In the Community Mortgage example below, income documentation is not required.

WHAT STILL MATTERS

Credit and housing payment history

Down payment or existing equity

Verified assets and required reserves

Eligible property and appraisal

A HEARTBEAT ALONE DOES NOT QUALIFY A BUYER.

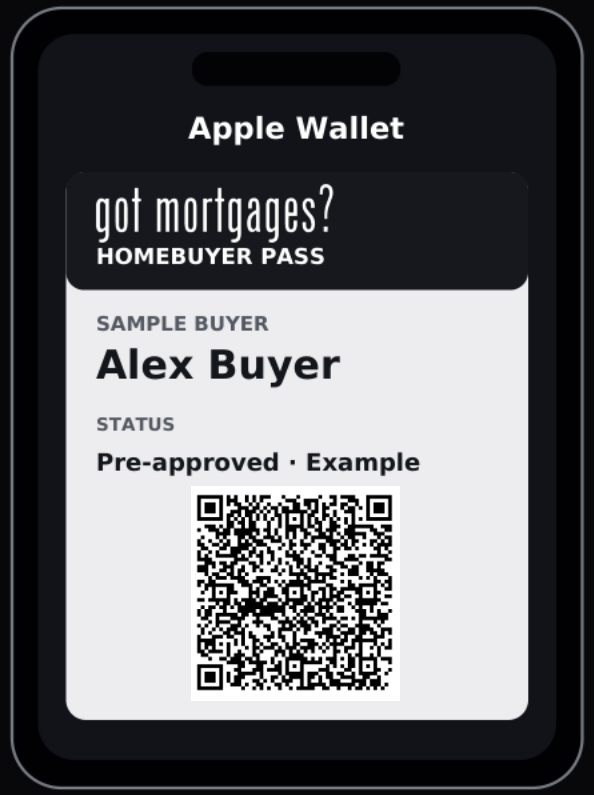
The lender still reviews the borrower and property. Compare pricing against full-doc options.

Example: Change Wholesale Community Mortgage, primary residence only. “Heartbeat” is informal shorthand. Income-doc alternatives can carry higher rates or fees. Confirm current program and channel availability.

got mortgages?

A PREAPPROVAL THAT WORKS HARDER.

Mortgage Coach advice. Housing Link delivery. Apple Wallet access.



1. **COMPARE IN MORTGAGE COACH**
   Review payment, cash needed and 5-year cost.
2. **BUILD THE HOUSING LINK**
   Bring together the preapproval, TCA and loan team.
3. **ADD THE BUYER PASS TO APPLE WALLET**
   The buyer saves the pass before home shopping.
4. **SHOW THE PASS AT THE OPEN HOUSE**
   The agent scans to open the selected presentation.

ONE LINK. A STRONGER FINANCING STORY.

Illustrative pass, not a live approval. Demo QR opens housing.link/type/buyer-pass/. Source: Housing Link Buyer Pass product guide.

got mortgages?

$15,000.

WHAT DOES THIS BUYER NEED?

Choose the strategy around the buyer’s cash, payment and time horizon.

01

2/1 BUYDOWN

RELIEF NOW

Subsidizes the first
24 monthly payments.
Full payment follows.

02

DISCOUNT POINTS

LOWER RATE

Pays upfront for a
lower note rate.
Compare the break-even.

03

CLOSING COSTS

KEEP MORE CASH

Covers eligible costs
due at closing.
Preserves buyer funds.

04

PRICE REDUCTION

LOWER PRICE

Reduces the contract price
and loan at the same LTV.
Negotiate separately.

THE BEST USE DEPENDS ON THE BUYER.

Seller credits must fit loan-program limits and eligible costs. A price reduction is an alternative negotiation, not a use of closing credit.

got mortgages?

MAKE THE DECISION VISIBLE.

Payment. Cash to close. Cost over time.

ILLUSTRATIVE TCA EXAMPLE

$500,000 purchase · 20% down · $400,000 loan · 30-year fixed

COMPARISON	OPTION A	OPTION B	OPTION C
Example interest rate	6.500%	6.250%	6.125%
Discount points	$0	$4,000	$8,000
Monthly principal + interest	$2,528	$2,463	$2,430
Cash to close*	$108,000	$112,000	$116,000
5-year borrowing cost*	$134,140	$133,121	$134,614

THE BUYER SEES

01 MONTHLY FIT
What feels comfortable?

02 CASH NEEDED
What stays in reserve?

03 TIME HORIZON
How long will you keep it?

COMPARE TOGETHER. CHOOSE THE STRATEGY. SHARE THE TCA LINK.

Illustrative numbers, not current pricing or an actual Mortgage Coach report. Assumes $8,000 base closing costs and no MI.
*Cash to close excludes escrows/prepaids. 5-year cost = interest + base closing costs + points. Payment excludes taxes and insurance.
Source: Mortgage Coach Support Center, Monthly Payment / Short Term Savings guidance.

got mortgages?

2/1 BUYDOWN.
HERE'S WHO PAYS WHAT.

$450,000 loan · 30-year fixed · 7.25% note rate throughout

WHEN	PAYMENT BASIS	BUYER PAYS	FUND PAYS	TOTAL P&I
Year 1	5.25%	$2,485	+ $585	= $3,070
Year 2	6.25%	$2,771	+ $299	= $3,070
Year 3 onward	7.25%	$3,070	+ $0	= $3,070

FUNDED UPFRONT

~$10,607

In this seller-funded example, credit funds the payment subsidy.

THE "2/1" MEANS

2 percentage points

Below the note rate in year 1.
Then 1 percentage point below in year 2.

QUALIFY AT THE FULL RATE

7.25%

The subsidy ends after year 2.
Budget for the full payment.

The fund covers the gap. The note rate stays fixed. Refinancing is not guaranteed.

Illustrative conventional example; amounts rounded. P&I excludes taxes, insurance and MI. Source: Fannie Mae Selling Guide B2-1.4-04.

got mortgages?

HOW WE HELP GET YOUR OFFER ACCEPTED.

A stronger buyer. A clearer offer. A lender who makes the call.

01
WE CALL THE LISTING AGENT
Explain the buyer's financing strength, confirm timing, and address concerns.

02
CUSTOM MARKET INSIGHTS
Review local sales, competition, and sale-to-list trends with your agent.

03
ANALYSIS WITH YOUR CLIENT
Compare price, monthly payment, cash to close, and reserves in Mortgage Coach.

04
STRENGTHEN THE BUYER FIRST
Review income, credit, and assets.
Pursue upfront underwriting when available.

05
BUILD THE OFFER TOGETHER
Ailgn closing dates and seller priorities.
Evaluate deposits and appraisal-gap capacity.

06
STAY INVOLVED THROUGH CLOSING
Coordinate with the agent and client.
Keep communication clear and follow through.

BRING US IN BEFORE THE OFFER GOES IN.

Offer terms and contingencies are reviewed with the buyer's agent and attorney. Financing remains subject to approval.

got mortgages?

AI IN OUR BUSINESS.

LESS BUSYWORK. MORE TIME FOR PEOPLE.

01 MEETINGS & FOLLOW-UP

Fireflies captures notes and action items. We review and turn them into next steps.

02 CONTENT & VISIBILITY

Turn our expertise into blogs, video scripts, social posts, and partner education.

03 KNOWLEDGE & TRAINING

Ask Got Mortgages and NotebookLM help organize resources and build training.

04 DAILY EXECUTION

Draft market updates and partner outreach. Connect workflows with Zapier and Buffer.

AUTOMATE THE ROUTINE. PERSONALIZE THE RELATIONSHIP.

Our team reviews the output. People own the advice and decisions.

got mortgages?

AI SUPPORTS THE EXECUTION.
THE BUSINESS IS GROWING.

+72%
UNITS & VOLUME
Reported growth, Jan–Sept 2026

+56 BPS
PROFITABILITY
Reported improvement, Jan–Sept 2026

+104%
UNITS
Reported two-year growth, June 2026

+64%
VOLUME
Reported two-year growth, June 2026

AI helps us turn meetings into follow-up, expertise into content, and resources into training.

THE TOOLS SUPPORT THE WORK. THE TEAM DRIVES THE RESULTS.

Source: internal business figures shared by Abdel Khawatmi. Overall results; AI's individual contribution has not been measured. Reporting periods overlap.

VISIBILITY TRUMPS ABILITY

Your expertise has to be seen.

SHOW UP | Social. Community. Events. Search.

TEACH | Client questions. Deal lessons. Local insight.

MULTIPLY | Use AI to repurpose your expertise in your voice.

1 REAL INSIGHT → VIDEO + POST + EMAIL + STORY

Build trust before the appointment.

got mortgages?

CAN AI FIND YOUR BUSINESS?

FREE AEO SITE CHECKER

AEO = Answer Engine Optimization.

01 **ENTER YOUR WEBSITE**
Check any page. No signup required.

02 **GET YOUR SCORE**
See a 0–100 score for AI search readiness.

03 **KNOW WHAT TO FIX**
Review access, content, and SEO issues.

SCAN FOR YOUR FREE CHECK

gotmortgages.aeositechecker.com

VISIBILITY TRUMPS ABILITY. CHECK YOUR SITE.

Checks how AI can access and understand your page. Scores do not guarantee rankings or AI citations.

AEO AUDIT REPORT · OCT 12, 2026

gotmortgages.com

FETCHED **DIRECT · 200 · 8.7 S** SITE TYPE **LOCAL BUSINESS · HIGH CONFIDENCE** CHECKS APPLIED **28** REPORT ID **CMV5UA7…**

Download PDF | Copy permalink | Run another check

100
OF 100

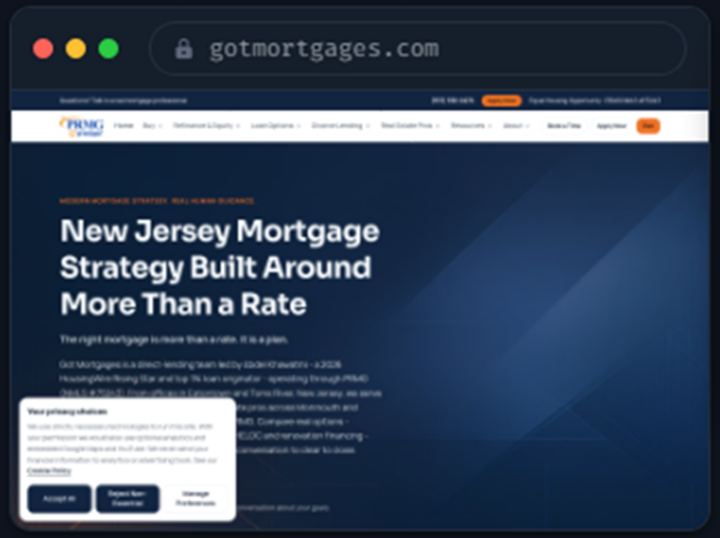
SCORE

A

114 OF 114 POSSIBLE · A ≥ 90 · B ≥ 80 · C ≥ 70 · D ≥ 60

AI engines can reach and read this page. Every check passed. Keep the date honest and re-run after the next redesign.

Fetchability	43 / 43	Answer Engine signals	31 / 31
Core SEO	21 / 21	Semantic HTML	13 / 13
Content quality	6 / 6		





PAGE AS FETCHED · CAPTURED AT AUDIT TIME

got mortgages?

PROOF OF SCALE • AS OF OCTOBER 2026

NOT THEORY. PRACTICE, AT SCALE.

REAL ESTATE OUTCOMES

$125M+

TRACKED REAL ESTATE DEAL VOLUME

Generated through AEO authority efforts

1,935	99.3%
Leads captured and delivered	Task success rate

AGENT WORK EXECUTED

732,602

CHAT MESSAGES EXCHANGED

With real estate and mortgage professionals, by text and web

110,822	2.4M
Runs processed	Ledger entries

ENGINE

204.8B

TOKENS PROCESSED

The volume of AI work behind every site, guide and lead

52	51
Tools inside Halo	AI models used

EVERYTHING I SHOW YOU TODAY IS RUNNING RIGHT NOW, FOR REAL PROFESSIONALS, AT THIS SCALE.

GOT MORTGAGES UNIVERSITY LIVE

PROOF • EVERY HALO SITE • SEP 29 – OCT 12, 2026

got mortgages?

YES. EVERY DAY, AT SCALE.

AI • FINDING OUR SITES

1,800 a day

times ChatGPT opens a Halo site while it's answering someone's question

REAL VISITORS SENT IN 14 DAYS

Bing	1,172
ChatGPT	964
Yahoo, YouTube, Nextdoor, Realtor.com, LinkedIn and Zillow, combined	745

377,000

AI reads in 14 days: 2.4 for every page a person views

REAL PEOPLE • VISITING

46,700

real people visited Halo sites in 14 days

VISITORS WHO ARRIVE FROM ANOTHER SITE

43%	Google
30%	Facebook + Instagram
27%	everything else

155,600

pages viewed across 1,600+ sites

HOT LEADS • SINCE LATE APRIL

1,140

real buyers and sellers filled out a form on a Halo site

LEADS PER MONTH	4×
June	95
September	382

October is on pace to beat September.

73% leave a phone number

2 hrs average time between new leads

7 in 10 form submissions are spam bots. Halo screens them out automatically.

Source: Halo server logs, Sep 29 – Oct 12, 2026, all Halo sites. Bots, scrapers and test traffic removed. ChatGPT visits checked against OpenAI's published addresses (96% matched). Visitors counted only when the browser loaded the page, so counts are a floor. Leads: Halo database since late April 2026; tests, duplicates and spam removed.

SERVE FOR SUCCESS

DEALS & DRAFTS

got mortgages?

YOUR EXPERTISE.
YOUR FREE AUTHORITY PAGE.

Turn one market, niche, or idea into a page built around what you want to be known for.

ONE AI-READY PAGE
Built around your market, niche, or idea.

A LINK YOU CAN SHARE
Use it on social, in email, and in direct outreach.

LEADS SENT TO YOUR PHONE
A lead form that texts responses to you.

BUILT FOR GOOGLE + AI
Sitemap, structured data, and an AI-readable summary.

STARTER MARKETING INCLUDED
Social posts + a flyer from a one-time creative allowance.

SCAN TO REQUEST YOUR FREE PAGE

OR TEXT

GORILLA

TO (415) 726-3224

Tell us your market, niche, or idea.

FREE VALUE. NO PURCHASE REQUIRED.

WANT HELP AFTER LAUNCH?

Your AI marketing department, available by text.

- Two projects on your own domains
- Edits and marketing execution by text
- Automated content and updates
- Leads summarized and texted to your phone
- Branded social posts, flyers, and market graphics
- Monthly creative allowance

Optional ongoing service, discussed separately.

SERVE FOR SUCCESS

DEALS & DRAFTS

got mortgages?

LET’S TURN STRATEGY INTO YOUR NEXT CLOSING.

Bring me the situation.
Let’s work through the options.

ABDEL KHAWATMI
GotMortgages@prmg.net

SCAN TO TAKE THE NEXT STEP

GotMortgagesNJ.com/d&d

LET’S GET TO WORK.

SERVE FOR SUCCESS