



AN INVITATION

TO GET TO  
KNOW US BETTER

FROM PLATINUM HOME MORTGAGE

[www.platinumcorrespondent.com](http://www.platinumcorrespondent.com)



PLATINUM  
HOME MORTGAGE

CORRESPONDENT LENDING

# ABOUT PLATINUM

## PLATINUM HOME MORTGAGE

- Privately-owned mortgage banker established in 1993
- Headquartered in Rolling Meadows, Illinois
- Correspondent lending division headquartered in Clifton Park, New York
- GNMA Issuer and FNMA/FHLMC Seller Servicer
- FNMA HomeStyle® Renovation
- Licensed in all 50 States and the District of Columbia
- Correspondent lender with concentration on renovation lending since 2011
- One of the industry's most experienced and influential renovation lending teams

## PLATINUM CORRESPONDENT MANAGEMENT TEAM

- Jane King, Division Vice President
- Mike Young, AVP & Operations Manager
- Jim Bopp, National Correspondent Sales Manager
- Chuck Robert, Account Executive
- Lisa Stepp, Account Executive

## OUR COMPETITIVE ADVANTAGES

- Knowledge and experience
- Multiple options for operating templates
- Service and support
- Non-depository, non-bank, non-credit union investor

## OUR WEBSITE

- Platinum pointers and tools
- Promotional material
- Seller Guide with links to AllRegs
- Rates and locking

# PRODUCTS AND SERVICE

## PRODUCT FOCUS

95% of our production is renovation lending

- FHA Standard and Limited 203(k)
- FHA 30-year fixed manufactured home loan
- FNMA HomeStyle® Renovation
- FNMA High Balance HomeStyle® Renovation
- Most comprehensive renovation product offering
- Make us your one-stop shop for renovation lending

## OPERATING TEMPLATE OPTIONS

- Pre-closing file review
- Renovation review
- Standard draw option
- Managed draw option
- FHA Limited 203(k) quality bonus program

## SERVICE AND SUPPORT

- Sales and technical training
- Dedicated and monitored email addresses for loan review, draws and general questions
- Same-day/next-day turn-around times for 203(k) pre-reviews, 203(k) purchase audits and completed draw check requests
- HomeStyle reviews and audits, please add 24 hours

# PRODUCT HIGHLIGHTS

## FHA STANDARD AND LIMITED 203(k)

- Purchase and refinance
- Good Neighbor Next Door Program
- HUD REO \$100.00 Down Program
- 3-to-4 units
- Conversions
- Mixed-use
- FHA and other REO acceptable
- Manufactured homes

## FNMA HOMESTYLE® RENOVATION

- Conventional renovation loan
- No required repairs or improvements
- Repairs and/or improvements must add value
- Conforming and high balance loan limits
- Second home and investment properties
- HUD overbids

## OUR TARGET CLIENT

- Experienced FHA Direct Endorsement lenders
- Supervised lending institutions
- Currently offering FHA 203(k) loans
- Planning to start or grow their renovation lending business
- Senior management committed to renovation lending



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**Questions? Please contact us at:**

**[correspondent@phmc.com](mailto:correspondent@phmc.com)**

**855-VIP-PHMC (855-847-7462)**

**[www.platinumcorrespondent.com](http://www.platinumcorrespondent.com)**