

A street scene at dusk with a white rectangular light box in the center of the road. The street is lined with parked cars and buildings. The sky is a deep blue, and the streetlights are on. The text is overlaid on the image.

MOVE FORWARD WITH YOUR **HOMEBUYING PLANS**

WITH THE GEORGE ROSENFELD TEAM

The Homebridge logo features a stylized house icon with a blue roof and white walls, followed by the word "homebridge" in a white, lowercase, sans-serif font. A registered trademark symbol (®) is located at the top right of the word "homebridge".

homebridge®

MEET THE TEAM



GEORGE ROSENFELD

**NMLS #238872 | Area Manager
Mortgage Loan Originator**

ANGIE HOOVER

**NMLS #1136644
Licensed Loan Partner**

George Rosenfield is an experienced mortgage professional who's been helping customers reach their homeownership goals since 1996. He's done so by offering a diverse range of loan solutions to meet their unique home financing needs. Needs that include:

- First-time home purchases
- Second-home/investment purchases
- Jumbo loan financing
- Multi-unit purchases
- Condo and TIC Conversion Expertise

George's extensive product knowledge and keen understanding of mortgage regulations, together with his attention to detail, means that he can assist with any home finance situation. That includes helping investors purchase high-end properties or expand their real estate portfolios. George finds solutions that others miss and works hard to assist each customer in getting the funding they need.

When George isn't working with customers, he's spending time with his husband of 30 years, their twin daughters and their two dogs. He enjoys exercising, hosting family get-togethers, and volunteer work, having sat on the board of directors for the Human Rights Campaign for almost a decade. George loves serving his community and providing solutions to help his customers establish roots in their chosen neighborhoods.

Angie Hoover has been in the mortgage industry in multiple capacities for most of two decades. As a Licensed Loan Partner, Angie has worked closely along side George for the past 12 years guiding each client through the process from application to successful close. Our clients find Angie professional, knowledgeable and approachable.

When Angie is not helping clients, she loves spending time with her family and her English bulldog, Blue. She enjoys hiking, yoga and traveling to Palm Springs, where she immerses herself in mid-century era artifacts. Angie volunteers at a local dog rescue organization and a dog shelter.

WE LOOK FORWARD TO HELPING YOU!

THE MORTGAGE PROCESS AT A GLANCE

Understanding the loan process keeps you in the driver's seat and confident as to where you're headed next. We'll be there every step of the way, but here's an overview of what to expect.

STEP 1 PRE-APPROVAL

Before searching for homes, you will begin the application process and we will help you determine how much you can afford based on your current finances and goals.

STEP 2 FINALIZE APPLICATION

Once you make an offer on a home and the offer is accepted, you will finalize your application and lock in your rate.

STEP 3 PROCESSING

Our team works to verify all documentation, orders an appraisal, and works with you to ensure we have all the paperwork needed to move forward.

STEP 4 UNDERWRITING

A Homebridge underwriter performs a detailed review of all information. At this point, our team will let you know if there are any other documents needed.

STEP 5 FINAL APPROVAL

Closing documents are prepared, we work with you and your agent to set up your final signing and closing on your home.

STEP 6 CLOSING & FUNDING

All closing documents are reviewed and signed.

CONGRATULATIONS!
YOU NOW OWN YOUR HOME. TIME TO MOVE IN!

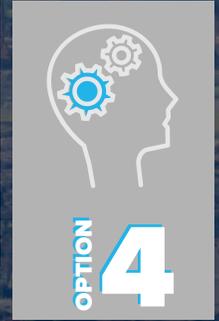
WHY GET **PRE-APPROVED?**



GET A BETTER UNDERSTANDING

OF YOUR BUDGET SO YOU DON'T WASTE TIME **LOOKING AT HOMES** NOT ALIGNED WITH YOUR FINANCES.

UNDERSTAND AVAILABLE **MORTGAGE OPTIONS**, & WHICH **LOAN TYPE** MAKES THE MOST SENSE



PREPARE & FIND **IMPORTANT DOCUMENTS** YOU'LL EVENTUALLY NEED TO MOVE FORWARD.

HAVE A FINANCING PLAN IN PLACE SO YOU CAN FEEL **MORE CONFIDENT** IN YOUR **DECISION** WHEN YOU PUT IN AN OFFER.



LEARN YOUR HOME FINANCING OPTIONS

COMMON MORTGAGE LOANS

While there are countless mortgage programs for almost any financial situation, these are some of the most common. After our initial conversation, we will make recommendations on which loan makes sense for you, while also educating you on their ins-and-outs of each program so you can feel empowered to choose the right one for you.



JUMBO & SUPER JUMBO:

For loan amounts beyond conventional loan limits.



RENOVATION LOAN:

An affordable loan that funds home repairs and improvements.



SIMPLE ACCESS:

For borrowers with unconventional situations such as self-employment, seasonal workers and students.



EQUITY MOVER:

A loan for borrowers with more equity than income.

DON'T JUST TAKE OUR WORD FOR IT...**TAKE THEIRS!**

“George is an incredible mortgage partner. He moved quickly, was very respectful of my time and worked through the process very efficiently. I would recommend him time and again.

Couldn't be happier...10 out of 10!”

- Patrick H.

“Working with George and Angie put the FUN in funding! Easy and clear communication, quick responses to questions, they are a pleasure to work with for sure!”

- Penna D.

“George made this process pain free. We were amazed at how quickly we were able to get approved and funded. George is a true professional and his many years of experience and knowledge are invaluable.”

- Anil S.

homebridge[®]



For over 30 years, Homebridge has been helping our customers achieve the dream of homeownership. With years of experience in the mortgage industry, we are pursuing the company vision to make homeownership a reality for every customer by offering the right loan options for their specific needs. With us you can expect outstanding service, tailored solutions and guidance through the loan process.

CONTACT GEORGE TODAY TO PUT HIS TEAM'S EXPERIENCE AND EXPERTISE TO WORK FOR YOU!



GEORGE ROSENFELD

**NMLS #238872 | Area Manager
Mortgage Loan Originator
C: (415) 706-4854**

**George.Rosenfield@homebridge.com
Homebridge.com/GeorgeRosenfield**



ANGIE HOOVER

**NMLS #1136644
Licensed Loan Partner
O: (925) 660-3569**

**angie.hoover@homebridge.com
Homebridge.com/AngieHoover**

**1 Harbor Drive, #309 & #310,
Sausalito, CA 94965
Branch NMLS #2250200**



Homebridge Financial Services, Inc.; Corporate NMLS ID #6521 (www.nmlsconsumeraccess.org); 194 Wood Avenue South, 9th Floor, Iselin, NJ 08830; (866) 933-6342. Arizona Mortgage Banker License #0922458 ; Licensed by the Dept. of Financial Protection and Innovation under the CA Residential Mortgage Lending Act; Nevada Mortgage Broker License #4122; Oregon Mortgage Lending License #ML-3566. This is not an offer for extension of credit or a commitment to lend. Loans are currently being closed and committed at the expressed rates, however these rates may change or may not be available at the time of your interest rate lock-in, commitment or closing. All loans must satisfy company underwriting guidelines. Interest rates and Annual Percentage Rates (APRs) are: based on recent market rates, for informational purposes only, subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value ratio, credit score and other factors. Terms and conditions apply. Additional loan programs may be available. This is not an offer to enter into a rate lock agreement under MN law, or any other applicable law. Call for details. 12/2021. Rev 1.4.22 (1221-9357) LR 2022-27