

# 7 Reasons Why Realtors Recommend Chebel Mina to Their Clients

Known for his sincerity and integrity, Chebel Mina is a respected resource and educator in the Orange County mortgage industry. Chebel:

- Educates homebuyers about their options
- Conducts a thorough financial review with each client
- 3. Is knowledgeable about all loan types
- Speaks fluent Spanish,
  French, Arabic and English
- Manages the entire loan process
- Ensures on-time closings
- Has an unbeatable track record

## Chebel Mina

Orange County's Mortgage Consultant & Home Purchase Advisor

- Expert Advice
- Personal Attention
- ✓ Big Picture View
- ✓ On-Time Closings



Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act #813F868 Registered with the Nationwide Mortgage Licensing System and Registry #247891



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## Get the Optimal Mortgage for Your Financial Well-Being



#### Call Chebel Mina

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### **Get Educated**

# Find out how much home you can afford

Many home buyers end up in financial trouble because they underestimate the on-going costs of owning a home. That's why Chebel won't help you find a loan until he first analyzes your overall financial picture to see what size loan makes sense for you.

#### How will your mortgage fit into your life?

Chebel starts by taking a top-to-bottom look at your finances in order to create a personalized Financial Pro Forma. Having earned an MBA in Finance, Chebel understands (and will help you understand!) the impact that a mortgage will have on your short- and long-term financial well-being.

#### How does the loan process work?

Knowledge is power. Chebel is passionate about educating home buyers about the loan process, and ensuring that you have all the information you need to make informed decisions about your home loan.

### **Get Assistance**

# Every step of the process is managed for you

As your Mortgage Consultant, Chebel will manage the entire loan process, ensuring that everyone is on the same page and things go as smoothly as possible. He'll even attend the loan closing, double-check everything and answer any last-minute questions you may have.



#### Your personal advocate

You're at an advantage with Chebel on your team. He'll be your advocate throughout the entire process, taking whatever extra steps are necessary to ensure a full and timely loan approval and closing.



# Get the Loan A perfect underwriting track record

When Chebel submits your loan, you can be confident that it will be approved. In fact, every loan that he has submitted since becoming a Mortgage Consultant in 2003 has passed this test!

#### The right loan for your needs

How has he achieved this perfect record? It's simple. Chebel won't submit your loan until he has completed all the due diligence – and he feels certain that you not only quality for the mortgage, but that taking this particular mortgage makes financial sense for you.

#### A full range of mortgage products

- Purchase
- Refinance
- Conventional loans
- (fixed, adjustable)
- FHA

- VA
- Jumbo
- SCHFA
- CalHFA
- HomeReady