



America's Mortgage Solutions is a mortgage lending firm recognized for outstanding customer service. We provide personal contact with an experienced team of mortgage experts. To ensure exceptional service, we control the entire mortgage process from application through closing. We offer a variety of mortgage options, competitive pricing, sound advice that allows you to leverage many opportunities.

## LOAN PROGRAMS

- Purchase/Refinance/Cash Out Loans
- Conventional, FHA, VA & USDA
- Loans 15, 20 & 30 Year Fixed Rate Loans
- 3/1, 5/1, 7/1 & 10/1 Adjustable Rate Loans
- First Time Home Buyer & DPA Loans
- 2nd Home and Investment Properties
- Jumbo & Super Jumbo Loans to \$50M
- Reverse Mortgage Loan to \$5M+
- Owner Occupied No Ratio Loans
- Primary Residence No Income Loans
- Self-Employed Loans (Bank Statements)
- Fix & Flip Loans
- Private Loans
- Investor Loans
- Non-QM Loans | No Doc Loans
- DSCR Loans
- Commercial Loans (Owner Occ & Investor)
- Small Business Loans
- Doctor Loans (100% LTV)

## HOME-BUYER PROGRAMS

### Florida Hometown Heroes

Mortgage benefits for Military ▪ Police ▪ Firefighters ▪ EMTs ▪ Nurses ▪ CNA ▪ Physician Assistants ▪ Teachers ▪ School Counselor ▪ Licensed/Registered Childcare Operator/Instructor and many more...

### Homeownership Benefits Program

Mortgage discounts and benefit program for Real Estate, Mortgage, Title Insurance and Homeowner Insurance for all of your Company employee needs.

### Welcome Home Veterans Program

Mortgage benefits for Veterans ▪ Reservists ▪ National Guard ▪ Surviving Spouses for Eligible Members ▪ Personnel with Honorable Discharge

### Customer for Life

Fund a loan with us and never pay lender fees again!



## Christian Penner

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

Scan to Download my Business Card



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

## HomeBot

- Generate listings and referrals
- Automate Inbound CMA Requests
- Post-Closing market trends reports of your property



## ListReports

- Free to Realtors! Listreports automates the process of creating a marketing kit for Realtors every time they upload a listing to the MLS and delivers the kit to your email for easy access.
- The marketing kit includes a property website, property flyers, property reports, sign riders, social media content and some great informational infographics that highlight the key attributes of the neighborhood for all your listings.



## Agent Mastermind

- Free to Realtors! Join us on Tuesdays for Free Online Strategy Classes!
- Our host will share the latest marketing strategies & will interview top agents around the country, sharing tips that will dramatically impact your business!



## Convert My Leads Now - CRM

- Robust platform for Realtors who have leads they want to convert into deals.
- Landing Pages, Follow-Up Campaigns, Text Messaging, No-Ring Voicemail and so much more....



## 2023 Business Plan

- Want to Increase Your Business by 25%-50% in 2023?
- When it comes to real estate, business planning is one of those activities that agents either despise or don't know where to begin. It's been my experience that agents who set goals and execute those goals increase their business by 25%-50%!

