



Patterson Home's Preferred Lenders

Patterson Homes has its own Preferred Lenders who are trained and experienced financial professionals. They have done thousands of loans and understand the complexities of financing so they can make it simple for you! Additional benefits for using our Preferred Lenders include:

- **Best % rates and loan programs available:** Patterson Home's Preferred Lenders have access to all kinds of loan programs and affordable lending. After meeting with you they will evaluate your needs to insure you receive the very best interest rates available and a tailored made loan just for you.
- **Lower Closing Costs:** Because you are a valued customer of Patterson Homes, our Preferred Lenders provide you with some of the lowest and most competitive closings costs in the industry.
- **Quick start:** Patterson Home's Preferred Lenders can usually qualify you the same day, which enables us to start immediately, speeding up the completion and construction process.
- **Move in early before funding:** Because Patterson Homes knows exactly the status of your loan and feel confident with our Preferred Lenders in funding, we allow you to move in the same day of signing even though your loan has not closed/funded. This is important to you when you are excited and/or need to move in immediately.
- **Your vested interest:** Because Patterson Homes has a vested interest in you obtaining a loan no one that will work harder for you in obtaining your loan approval than our Preferred Lenders.
- **Priority:** Be assured, when you call on of Patterson Home's Preferred Lenders, you'll receive the utmost attention and priority throughout the financing process. Our Preferred Lenders are committed to providing promptness not only in returning your phone call and emails but also in making things happen when you need!
- **Convenience:** Patterson Home's Preferred Lenders are willing to meet with you at their lending institution, our sales offices/model homes, at your home, or even take application over the phone. Whatever's best and easiest for you!
- **Free credit report:** Patterson Home's Preferred Lenders provide you with a free and accurate credit report. They will also explain your credit report and how to maintain good credit – the do's and don'ts.
- **Building your lending road map:** Whether you have great credit scores or challenged credit scores Patterson Home's Preferred Lenders will build you a "lending road map" of time lines to ensure that you are ready for closing of your new home. Our Preferred Lenders can also build your credit so that you can purchase one of our new homes in the near future!
- **Free credit cleanup:** Our preferred lenders are trained credit professionals who have helped many challenged buyer obtain a grade "A" loans. They will evaluate your specific credit situation, outline a written "lending road map," give specific direction and suggestion with timelines, and provide rapid rescoring of your credit to insure your credit climb quickly to where it needs to be and when you need it to be!

To learn how – with no obligation – easy it is to buy a Patterson Home, call us at (801) 756-7303 or go to our web site at www.phutah.com to set up a convenient meeting with our preferred lender!