

First Florida Financial Group, LLC

“Top Ten Reasons to Choose Us as Your Mortgage Professional vs. Big Banks”

1. We offer the MOST Extensive and Broad Range of Loan Products Available in today’s ever changing market! Banks only have “their box”.
2. We follow FHA and Fannie Mae underwriting guidelines! We don’t add additional restrictions that can lead to loan denials, even though FHA and Fannie Mae would have approved the loan! Big banks have “overlays” that could lead to denials.
3. Same Day Pre-Approvals!
4. 24 Hour Underwriting!
5. Loan Closing’s in 20 to 30 days on 95% of all purchase transactions! Most big banks require 60 days to close.
6. Evening and Weekend Pre-Approvals and loan status updates! Try calling any bank on Sunday.
7. We meet or BEAT Big Bank rates 99% of the time! (We deal with Wholesale Rates)
8. Personalized mortgage services! You don’t get lost in the different department shuffle!
9. We work for YOU and only get paid when we’re successful on Your behalf! Many Big bank loan officers are salaried employees and get paid regardless if your loan closes or not. We do NOT, which is why we work hard to close your loan! In most cases, our fees are paid by the lender so clients have little or no out of pocket expenses for loan origination costs.
10. We are State Licensed Mortgage Broker Professionals and take yearly continuing education classes. Big bank loan officers do not have to meet these high standards.

Current Loan Programs

- Conventional, FHA, VA, USDA-Best available Turn Times and Rates for Good Credit Borrowers!
- Non Warrantable Condo and Condo-Tel Loans!
- FHA and VA Loans Credit Scores as Low as 580!
- Foreign National Loans, as little as 25% down!
- 5% down on Condos, 10% down payment for Jumbo & Second Homes!
- 12 month waiting period for; Short Sales, BK, Deed in Lieu & Foreclosures!
- Construction Loans on Primary Residences and Second Homes!
- HomePath & HomePath Renovation Loans!
- Mobile Home Loans!
- FHA Rehab Loans! (Including streamline 203k.)
- 580 Credit Scores for Harp, Fannie and Freddie Refinances and No Maximum Loan to Value Limit!

At First Florida Financial Group, we know the Mortgage Business and can finance easy, complex and tough Deals. We’re aware of the entire lending market and many times have exclusive loan options that are not offered on the open market, which saves a buyer the time and effort of applying to multiple banks that might not consider their particular situation. We have developed professional and personal relationships with many lenders, which can reduce the processing time of an application.



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Call me today and put my experience to work for you,
I will shop across our huge range of programs and
lenders to find the best available loan options for you!

***“I return all emails, phone calls, and text
messages daily...Guaranteed”***

(239) 292-1940