

# WHY USE THE COWART TEAM?



## LOCAL

If you work with The Cowart Team, you will meet your lender. They know your town, the taxes, the players and the vendors, which helps to minimize mistakes and make the process easier for you.



## REPUTATION

In this competitive housing market, the reputation of your lender is critical to your offer being accepted. The Cowart Team has been helping homebuyers in Richmond for almost 20 years. They perform, communicate and meet closing dates. They must deliver in order to maintain their reputation going forward. They are well known by top realtors, builders, and real estate professionals.



## EXPERIENCE

Greg and Jesse have been helping Richmond homebuyers through the stressful and complex buying process since 2003. They are ranked in the top 1% of mortgage originators in the US, and have been for years. Last year The Cowart Team helped over 375 families close on their homes. Your home is your largest purchase—work with the best!



## TEAM APPROACH

The Cowart Team's model means there is always a mortgage professional available to help. Every homebuyer has a loan officer, a co-loan officer, and loan manager who are part of the team and available all the way through the process. The team member you start with will always be available to you, but all parties are involved and double check each other to minimize mistakes and respond quickly.



## AVAILABILITY & RESPONSIVENESS

The Cowart Team is made up of 12 team members with over 40 years of experience. Mortgage lending is intense, and the team approach means there is a fresh and ready mortgage professional available when you need help. Each team member uses a cell phone as their main phone and there is always a team member on call during evenings and even on weekends. They respond quickly to clients, agents, attorneys and all parties involved.



## A DIFFERENT APPROACH

With the volume of real estate business, many mortgage professionals can be dry and in a hurry. Greg and Jesse came from a psychology and counseling background before entering lending. They see what they do as a helping profession and are warm, patient, and creative. They truly enjoy going the extra mile to problem solve, advise and assist. They actually care.



## PAST WORK

The Cowart Team of NFM Lending is proud of their work. Helping clients through the emotional and complex real estate process, where what can go wrong often does, is challenging. Our past client reviews, and high volume of returning clients and referrals speak for themselves. Check out some of our client reviews at [cowartteam.com](http://cowartteam.com)

Make sure you understand the features associated with the loan program you choose, and that it meets your unique financial needs. Subject to Debt-to-Income and Underwriting requirements. This is not a credit decision or a commitment to lend. Eligibility is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral, and underwriting requirements. Not all programs are available in all areas. Offers may vary and are subject to change at any time without notice. Refinancing an existing loan may result in the total finance charges being higher over the life of the loan. NFM, Inc. d/b/a NFM Lending. For NFM, Inc.'s agency and state licensing information, please visit [www.nfmlending.com/licensing](http://www.nfmlending.com/licensing). NFM, Inc.'s NMLS #2893 (<http://www.nmlsconsumeraccess.org>). NFM, Inc. is not affiliated with, or an agent or division of, a governmental agency or a depository institution. Copyright © 2024, on page 1



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HOME LOANS  
Grow Forward. Confidently.



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