

PREMIUM MORTGAGE CORPORATION

LOAN OFFICERS SERVICING YOUR AREA



PHYLLIS HABERER*
Productivity Coach/Loan Officer NMLS# 58078
Licensed in FL, NY
C: (585) 314-8511

Phyllis@PremiumMortgage.com



JOEL MAHAKIAN
Loan Officer I NMLS# 467974
Licensed in FL, NY
C: (716) 207-3991
Joel@PremiumMortgage.com



JONATHAN MATECKI-WALANIN^
Sales Assistant/Loan Officer I NMLS# 2278176
Licensed in FL, NY, OH, PA
C: (716) 807-6361
JMatecki@PremiumMortgage.com



LENIN MERCADO
Loan Officer I NMLS# 471440
Licensed in FL, NJ, NY
C: (786) 853-3532
LMercado@PremiumMortgage.com



Loan Officer I NMLS# 2433038 Licensed in FL C: (305) 299-3061 JMontoya@PremiumMortgage.com

JESSICA MONTOYA

TONY NUNEZ

Branch Manager, NMLS# 1973040 Licensed in FL, NJ, NY C: (862) 254-6406 TNunez@PremiumMortgage.com



MIAMI OFFICE 8333 NW 53rd St, Suite 401 Doral, FL 33166 (786) 563-7600 | NMLS# 2243463



*ROCHESTER OFFICE 2541 Monroe Ave

Rochester, NY 14518 (585) 241-0000 | NMLS# 3254

^BUFFALO OFFICE

4421 Transit Rd Buffalo, NY 14221 (716) 633-0501 | NMLS# 92181



APRIL 2024

PREMIUM MORTGAGE CORPORATION NEWS









Are you concerned with the recent increase in mortgage rates? Is this impacting your decision to buy?

BUY NOW, REFI LATER!

As an industry leader, Premium Mortgage Corporation is extending our **Buy Now, Refi Later** program. Close your loan with us and you'll have peace of mind knowing that if rates fall by **December 31**st, **2027** we will offer you a refinance option with:

No Origination Fee! No Application Fee! No Settlement Fee! No Underwriting Fee! No New Title Insurance Fee!

Buy now and close through December 31st, 2026 and let us take the worry out of refinancing later.

Borrowers must qualify. No additional discounts or coupons permitted. Borrower must make a minimum of 12 on-time monthly payments before applying for refinance. Additional fees may apply (example appraisal, mortgage tax and recording fees). Certain product restrictions may apply. Pre-payment penalties may apply.

Updated: 3/21/24

WE HAVE MANY FINANCING OPTIONS AVAILABLE TO BEST SERVE YOUR CLIENTS!

- · 203k Financing
- Bridge Loan
- Conventional Financing
- Conventional 3% Financing
- FHA Financing
- Home Possible
- HomeReady
- Homestyle Renovation Mortgage
- Investor Cash Flow Loan
- Investor Loan

- Jumbo Financing
- New Home Construction Loan
- Refinancing
- Rehab Loan

- SONYMA
- USDA Financing
- VA Financing
- · And more!

WE ALSO OFFER CREDIT EDUCATION SERVICES FOR FUTURE HOMEBUYERS!

