# PERMIAN BASIN **REAL PRODUCERS** CONNECTING. E. NG. INSPIRING.

# Top Producer GINA LUJAN Meraki Realty

RISING STAR: Donavon Earl

EVENT RECAP: Top 300 Celebration

APRIL 2024

# **Great home & auto** rates for any budget.

Surprisingly great rates await when you have options like bundling

your home and auto insurance. Call me for a quote today.

Like a good neighbor, State Farm is there.<sup>®</sup>



Gibbi's Custom Creations









Chris Wray Insurance Agcy Inc Chris Wray, Agent 1541 John Ben Shepard PKWY. #9B www.permianinsurance.com Bus: 432-362-9729

Individual premiums and budgets will vary by customer. All applicants subject to State Farm® underwriting requirements. Availability and amount of discounts and savings vary by state.

State Farm Mutual Automobile Insurance Company State Farm Indemnity Company State Farm Fire and Casualty Company State Farm General Insurance Company Bloomington, IL

State Farm Florida Insurance Company Winter Haven, FL

State Farm County Mutual Insurance Company of Texas State Farm Llovds Richardson, TX



432-266-0188 518 W Broadway St Andrews TX

### EMBROIDERY | CUSTOM TSHIRTS LASER ENGRAVING | DECALS SIGNAGE | TEAM MERCHANDISE **PROMOTIONAL ITEMS** SO MUCH MORE!

#### GIBBISCC.COM

# **TABLE OF** CONTENTS









f you are interested in contributing or nominating REALTORS® for certain stories. please email us at stephanie.miller@n2co.com

DISCLAIMER: Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the Permian Basin Real Producers magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies



Giving You An Honest, Unbiased, & Thorough **Evaluation Of Your Property** 

**BE THERE HOME INSPECTIONS** Terry Tucker | TREC License 8016 432.638.7800 | betherehomeinspections@gmail.com









@realproducers

**HIGH DEFINITION PHOTOS & WALKTHROUGH VIDEO** AERIAL PHOTOS | 3D TOURS SUPRA ACCESS | QUICK TURNAROUND

(432) 210-4199 | thestonesphotofilm.com O



# MEET THE PERMIAN BASIN

#### **REAL PRODUCERS TEAM**



Stephanie Miller Owner/Publisher Advertising Sales



Madison Coble Editor In Chief



**Carolyn Foley** Ad Strategist



Brittney Cisneros Social Media Coordinator



Jacki Donaldson Writer



Writer

Elizabeth McCabe



JC & Seila Stone Photographer The Stones Photo + Film





VICE PRESIDENT OF SALES NATIONAL ACCOUNTS MULTI-YEAR DIAMOND

ELITE PRODUCER

M:254.727-5227 0:888.509.2916 Mystih@AchosaHW.com





Streemline INSPECTIONS

Home, Water Well, Septic System, Commercial, & Pest Inspections\*



(432) 559-1740 (( € www.StreamlineInspections.net  $\square$ paul@Streamline-Inspections.com

Paul's Cell: (325) 665-8764 License #23698 InterNACHI Member



**REVOLUTION MORTGAGE** 

### **April Showers Bring May**

#### Secure Your Client's **Dream Home** with Our Expertise!



 COMPANY NMLS#1686046
 ADVERTISEMENT | 12 Financial, LLC, D.B.A. Revolution Mortgage is an Equal Housing Opportunity
Lender NMLS Inf686046 (Nationwide Multistate Leensing System - www.nmisconsumeraccess.org
Terms, conditions, and restrictions may apply. All information contained herein is for information
purposes only and, while every effort is made to ensure accuracy, no guarantee is expressed or implied. Not a commitment to extend credit. Branch Address: 3303 N Midkiff Rd, Suite 115, Midland, TX 79705 - Branch NMLS: 241879 Branch Phone: 432 348-5110



This section has been created to give you easier access when searching for a trusted real estate affiliate. Take a minute to familiarize yourself with the businesses sponsoring your magazine. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR<sup>®</sup> community!

#### **INSURANCE AGENCY**

Copeland Group **Insurance Solutions** Liz Springer (432) 692-0333

State Farm

Chris Wray

(432) 362-9729

MORTGAGE

**Cardinal Financial** 

Misty Locknane

(432) 230-6278

Melissa Johnson

Rhonda Brisbin

(432) 224-1674

Gina Reyes

GREYES

Loan Depot

Patty Marquez

(432) 352-7679

Loan Originator

(817) 729-6247

friendleeloans.com

Lacie Lee

(432) 741-1269

cattellmortgage.com/

www.CNBTX.Bank

**Directions Home Loan** 

DirectionsHomeLoan.com

Gina Reyes Mortgage Broker

MistyLocknane.com

**Community National Bank** 

www.permianinsurance.com

#### **CUSTOM GIFTS**

**CREDIT REPAIR**/

CONSULTING

Gage Hubbard

(432) 203-2739

Gibbi's Custom Creations (432) 266-0788 www.GibbisCC.com

Credit Firm Incorporated

www.creditfirminc.com

#### CUSTOM PATIO SCREENS

Inside Outside **Custom Screens** Randy Sims (432) 413-2949 www.iocustomscreen.com

#### **HOME & PROPERTY INSPECTIONS**

Be There Home Inspections Terry Tucker (432) 638-7800

Sheba Services LLC. James Lyons (432) 894-0080 sheba-services-ll.ueni web.com

Streamline Inspections Paul Cisneros (432) 559-1740 www.streamline inspections.net

#### **HOME WARRANTY**

Achosa Home Warranty Mysti Hodges (254) 727-5227

#### Prime Lending (Midland) (432) 689-2559 lo.primelending. com/ davidwade

Prime Lending (Odessa) (432) 550-2011 lo.primelending.com/odessa

> **Revolution Mortgage** Miranda Bird (432) 269-3191 BirdHomeLoans.com

#### **MOVING SERVICES**

It's Your Move Moving Company Angela Galan (432) 210-3138 www.ltsYourMoveTexas.net

#### ORGANIZER

Simply Dandy Organizing Theresa Ramirez (432) 363-5411 www.simplydandy organizing.com

#### **PHOTOGRAPHY**/

**REAL ESTATE** Steven Tippett Photography Steven Tippett (432) 413-2204

The Stones Photo and Film Seila Stone (432) 210-4199 www.thestonesphoto film.com

(432) 631-9358 www.chappellroofing.com Ryan Roofing

ROOFING

Chappell Roofing

Charles Nelson (432) 307-0145 www.ryanroofs.com

#### **ROOFING & STORM RESTORATION**

Luby Construction Group Cody Brasher (432) 201-1231 www.lubyconstruction.com

#### **TERMITE & PEST CONTROL**

x-Pert Pest Services Lonnie Mccomas (432) 352-5534

#### **TITLE & ESCROW**

Apirra Abstract & Title Kenisha Natividad (432) 219-3498 www.apirraabstract.com

**Basin Abstract & Title** Mike Withrow (432) 368-3600 www.basinabstract.com Lone

Petroplex Title Bavlie Elder (432) 242-6978

Lone Star Abstract & Title Co., Inc. (432) 683-1818 www.lonestarabstract.com







# OUR COMMUNITY MORTGAGE TEAM



Our team of CNB Mortgage Professionals is here to serve you and our community!

- CONVENTIONAL LOANS
- FHA LOANS
- VA LOANS
- JUMBO LOANS
- CONSTRUCTION LOANS
- DOWN PAYMENT ASSISTANCE

#### (432) 262-1660 • CNBTX.BANK

MIDLAND | ODESSA | LUBBOCK | STANTON | DALLAS/FT. WORTH



Success often hinges not just on skill or expertise, but also on a quality known as grit. Grit sets apart those who thrive in the face of challenges and setbacks from those who falter.

#### So, what exactly is grit?

Grit can be defined as the perseverance and passion for long-term goals, coupled with the resilience to overcome obstacles along the way. It's the ability to stay focused and determined, even when confronted with adversity or uncertainty. In the context of real estate, grit is what enables you to weather the ups and downs of the market, navigate complex negotiations, and persist in pursuit of your objectives.

#### Here are a few key aspects of grit that every realtor should keep in mind:

- 1. Resilience: Real estate is inherently unpredictable, with deals falling through, clients changing their minds, and market conditions fluctuating. Resilience is the ability to bounce back from setbacks, learn from failures, and adapt to new circumstances without losing sight of your goals.
- 2. Passion: Passion fuels perseverance. When you're genuinely passionate about helping your clients find their dream homes or achieve their investment objectives, you're more likely to put in the hard work and dedication required to succeed, even when faced with challenges.

3. Commitment to Growth: Gritty individuals are committed to continuous improvement. They actively seek out opportunities to learn and grow, whether through further education, networking, or seeking mentorship. This dedication to personal and professional development is essential for staying ahead in the competitive real estate industry.

4. Long-term Focus: Grit involves keeping your eyes on the prize, even when the journey becomes difficult. It's about maintaining a clear vision of your longterm goals and staying motivated to pursue them, one step at a time.

As realtors, cultivating grit is not just beneficial—it's essential for thriving. By developing resilience, nurturing your passion, committing to growth, and maintaining a long-term focus, you'll be better equipped to overcome obstacles, adapt to changes, and ultimately achieve success in the dynamic world of real estate.

Remember, grit is not something you're born withit's a quality that can be cultivated and strengthened over time. So, embrace challenges as opportunities for growth, stay true to your goals, and never underestimate the power of grit in your real estate journey.

With Gratitude, **Stephanie Miller** Owner/Publisher Advertising Sales stephanie.miller@n2co.com (432) 266-8600

# LET'S KNOCK IT OUT OF THE PARK! DSCR Loans Available for Your Investors

- Min 575 FICO
- Loan amounts up to \$3M Available on SFRs, 2-4 Units,
- Non-Owner Occupied only
- No income or job verification
- No Prepay Options available







Lonnie McComas, Owner x-pertpestservices.com • 432-352-5534





Condos, Townhomes, Condotels, and Non-Warrantable Condos

Contact me to learn more about this amazing investor program!

🕓 817.729.6247 | 🌐 friendleeloans.com | 🔤 loansbylacie@hplloans.com 🚯

### Lone Star Abstract & Title Co., Inc.

As the Season Blooms. Let Us Handle Your Title Needs with Precision and Care From Title Searches to Closing, We Ensure Your Property Journey Blossoms Smoothly

> Licensed in Midland & Martin Counties Serving all Counties Across Texas

www.LoneStarAbstract.com 600 North Loraine, Midland, Texas 79701



Nominate a Veteran to win a Free Roof from Chappell Roofing for our 2022 Veteran Roof Give Away:

https://chappellroofing.com/2022-veteran-giveaway/





Basin bstract itle

#### LICENSED IN ECTOR COUNTY & PROUDLY SERVING OTHER COUNTIES THROUGHOUT TEXAS

4526 E University Blvd, Bldg 2 Suite A Odessa, Texas 79762 432.368.3600 ¦ www.basinabstract.com





### Inspiring conversations with the nation's top real estate agents.



 ${\it podcast.real producersmag.com}$ 

) @realproducers



Let us help your business BLOOM



#### We Raise Credit Scores Fast!



#### 432-599-4880 www.creditfirminc.com

1309 N Big Spring St Midland, TX 79701 3801 E. 52nd St Odessa,TX 79762

# **LET'S TEAM UP**

#### PARTNER WITH US FOR A HAPPIER CLIENT EXPERIENCE!



**RHONDA BRISBIN** Producing Branch Manager NMLS# 451391 | Cell: 432.528.6870 rhonda.brisbin@directionshomeloan.com

#### MELISSA BLACK

Loan Officer | NMLS# 809176 Cell: 432.638.2582 melissa.black@directionshomeloan.com



strectionshomelpan.com | 432.224.1674 | 1909 West Wall Street, Suite I, Midland, Texas 79701 | NMES# 214519 | Equal Housing Lender



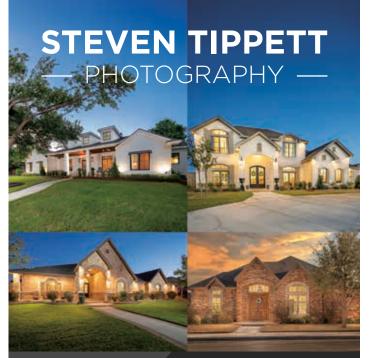
**LUBY** CONSTRUCTION GROUP



**ROOF INSPECTIONS • ROOF REPAIR & REPLACEMENT INSURANCE ASSISTANCE** 

Commercial and Residential Roofing Contractor

432-201-1231 | www.lubyconstruction.com 5609 E County Road 120 | Midland, TX 79706



• Listing Photos • Custom Marketing Material Lead Generation

stevenphotos.com





# WE'VE BEEN HERE. WE'LL BE HERE.

Odessa/Midland Permian Basin	5
432-413-9542	3
2240 E. 52nd St.	
Odessa, TX 79762	

### WWW.THECOPELANDGROUP.COM

14 • April 2024

# **Copeland Group**

San Angelo/ Concho Valley 325-617-7709 2901 Sherwood Way Suite 120 San Angelo, TX 76901

**LISA COPELAND** 



#### >> event recap

On February 15th, 2024, we celebrated a monumental milestone at Sewell BMW our Top 300 Celebration!

Huge thanks to our sponsors: Copeland Group Insurance, Gina Reyes Mortgage Broker, Directions Home Loan, Highlands Mortgage, and Friendlee Home Loans.

Special shoutout to our vendors: The Stones Photo + Film for capturing memories, Driftwood Catering for the delicious food, and Hops and Bubbles for keeping the drinks flowing. Last but certainly not least, we extend our deepest appreciation to Sewell BMW for graciously opening their space to us and providing the perfect backdrop for our celebration.

To everyone who attended, contributed, and helped make our Top 300 Celebration a night to remember - thank you from the bottom of our hearts. Here's to continued success, growth, and many more milestones ahead!











































































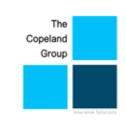












@realproducers







Thank you to our sponsors:

BROKER IORTGAG CATTELL





# Looking for Solutions that **Drive Growth?**

# **Contact me to Grow your Business by having** a Mortgage Broker as a One Stop Shop!

# MORE MORTGAGE OPTIONS MORE HAPPY HOMEOWNERS



Gina@cattellinc.com 432.741.1269 2400 N. Grandview Avenue Odessa, TX 79761 www.cattellmortgage.com/greyes



man on the move

## BUILDING FUTURES, ONE PROPERTY AT A TIME

HERITAGE REAL ESTATE

By Beth McCabe | Photos by The Stones Photo + Film

"Odessa has always been home," says Donavon Earl, better known as "The Home Boss." A graduate of Permian High School, he enjoyed a brief stint playing college football before venturing into the hospitality industry.

"I was there for a couple of years and then I had the opportunity to work on wind turbines in Cohocton, New York," says Donavon. "The winters were crazy," he recalls. Although he was only there a year, the biggest highlight was reconnecting with his now wife on Myspace in 2009.

When everything in the industry slowed down, Donavon went into oil and gas for 6 years. He worked in safety, human resources, and for the Department of Transportation. That's when he received a higher calling.

"I felt the Lord calling me into full-time ministry," he says. A minister and mentor Kenny asked him, "What are you going to do with the rest of your life?" Donavon thought about it and admitted, "I fought the call for a while. I was worried about the financial piece." Going from a six-figure income to something a whole lot less was daunting. He told the Lord, "Yes, Lord, I am going to do it – in my time." Circumstances determined otherwise.

"I got laid off from my oil field job," he laughs. Donavon answered the call of God on his life, starting as an assimilation pastor before being promoted to kids' ministry and students. "I became the Central Next Gen Pastor for the church overseeing birth to college for all four campuses at the time."

He worked in full-time ministry for 5 years. "It was a lot of fun and I really enjoyed it," he says. "I felt like I was to step away from a bit." When he prayed that God would open a door, Donavon considered Chick-Fil-A or working with Betenbough Homes, a faith-centric company. "Everything they do honors the Lord," says Donavon. After interviewing at both companies, he was offered both positions.

"I went into new homes sales at Betenbough Homes and then got promoted to sales manager, where I worked for just under 4 years," he says with a heart of gratitude. When he reached the top position in sales, Donavon was searching for more. He went to Chick-Fil-A and was offered a Director position, but it wasn't a fit.

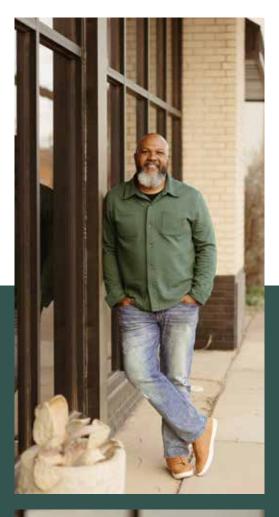


"I quickly realized that this wasn't what the Lord had for me," he admits. Working from sunup to sundown was exhausting. At the end of May 2023, Donavon made a bold step. "I quit my job without having a job." His wife wholeheartedly supported him as he ventured into real estate, starting classes on his birthday, June 5. After finishing classes in mid-July, Donavon got his license on August 1. "I make friends with people and then I sell them a house," he says. People resonate with his warmth, empathy, and concern for them. "I love helping people sell their home," he says. "I love relationships and real estate is all about relationships."

What's the secret to his success? "God," he says. "Nothing that I do is of me; it's all Him. He has given me certain talents and He has really blessed me. He's given me the gift of



He Has Given Me Certain Talents And He Has Really Blessed Me. He's Given Me The Gift Of Building Relationships And Networking. It's All Because Of Him.



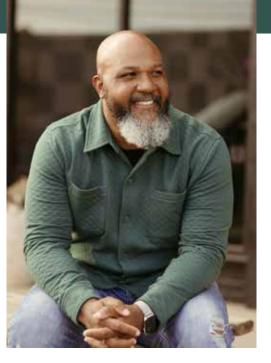
"I've been rocking in real estate ever since," he says. This go-getter has always enjoyed real estate, eager to help others, skills developed from his days in ministry.

"There is something special about real estate," he says. Whether helping first-time homebuyers or people who are purchasing again, Donavon is there to help every step of the way. With his people personality, he relates well to others with his down-to-earth nature. building relationships and networking. It's all because of Him."

Looking forward, Donavon sees himself becoming a Broker and opening up his own brokerage. "I see myself building a team of other agents and sharing what I learn. I love to help people grow."

#### **FAMILY MATTERS**

When not working, Donavon is a loving husband to his wife Tasha and their three children, Anaya (18),





Atiyanna (13), and Adriyel (10). The kids enjoy active lives, playing sports.

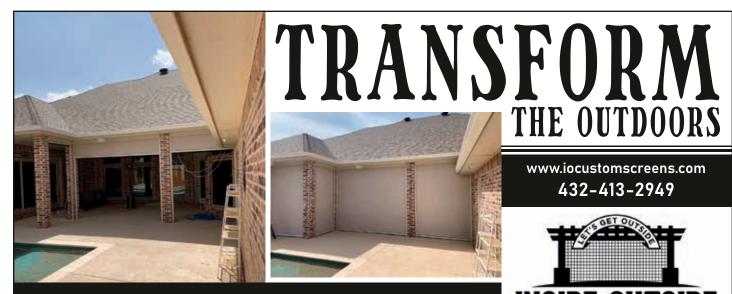
"I coached my son's football team for 7 years," says Donavon. Adriyel plays football, basketball, and track. As for Atiyanna, you can find her excelling in volleyball (including club volleyball) and track. Anaya also played volleyball and is currently attending cosmetology school.

> As a family, it's all about quality time. With club sports, Donavon and Tasha travel all the time. "Traveling is our jam," he says. He also takes one trip together with Tasha each year as well as with the entire family. "I like to go to places where we have never been and eat food that we have never eaten."

> To relax, Donavon is a diehard Dallas Cowboys fan. "I've got an obsession with them," he says. Although he is frustrated with them, he is hoping that they do better this year.

#### **FINAL THOUGHTS**

As he reflects on his career, Donavon is grateful for the opportunities that have shaped him. His positive mindset and unwavering faith opened doors to endless possibilities. He is looking forward to continuing to build futures, one property at a time.



Motorized Screens • Manual Retractable Screens Motorized Awnings • Indoor Motorized Window Shades



(432) 210-3138 | Odessa, TX itsyourmovetexas.net

Commercial Services | Furniture Moving Local Moving | Senior Moving | Furniture Assembly Large & Heavy Item Moving | Packing

CUSTOM SCREENS

#### People and the community we are a part of is *our passion*.

Making closing easy, stress free and fun!



Commercial and Residential Real Estate Transactions



### APRIL SHOWERS HAVE NOTHING ON OUR UNMATCHED ROOFING POWERS!



>>> top producer By Jacki Donaldson Photos by The Stones Photo + Film

# MERAKI HOME REALTY

Gina Lujan found her path to real estate via the want ads. She had been blessed as a stay-at-home mom for many years and wanted to enter the workforce in such a way that she could set her own hours and be flexible with her kids' schedules. She'd been looking for guidance, and one day, she found herself praying over the Thrifty Nickel. "I put my faith in Him and pointed," Gina shares. "I landed on a broker looking for agents." Gina followed up on the opportunity, which led her to enroll in real estate school. She earned her license in 2008. Today, her three children and her husband are also in the industry. Clearly, she knows how to build a legacy.

Born in Chihuahua, Mexico, and raised in Odessa, TX, Gina would embark on her real estate career, aspiring to one day open her own company. Gina gives so much credit to her parents, Jorge and Josie Munoz. They raised her to be a strong, independent woman with an American dream.

She reveals that her start in real estate was notable, and she reached top-sales status, thanks to a whole lot of hustle, which often included three kids in tow. Gina has improved year after year. "Every year has gotten better for me, thanks to the Lord," she comments. Gina is now approaching her third year as REALTOR<sup>®</sup>/Broker/ Owner of Meraki Home Realty, the leading real estate team in Odessa. She manages an office of 13 agents and serves as a working agent, as well.

Gina credits her son-in-law, Christian, for naming the business. "Meraki is a Greek word that means doing something with soul, creativity and love," she explains, which translates into a work culture where everyone puts their heart into serving clients. Gina also invests in the REALTOR® community, having served on the Odessa Board of REALTORS® from 2016 to 2022. She served as Treasurer in 2018 and President in 2021.

66

**MERAKI IS A GREEK WORD** THAT MEANS DOING SOMETHING WITH SOUL, **CREATIVITY AND LOVE.** 

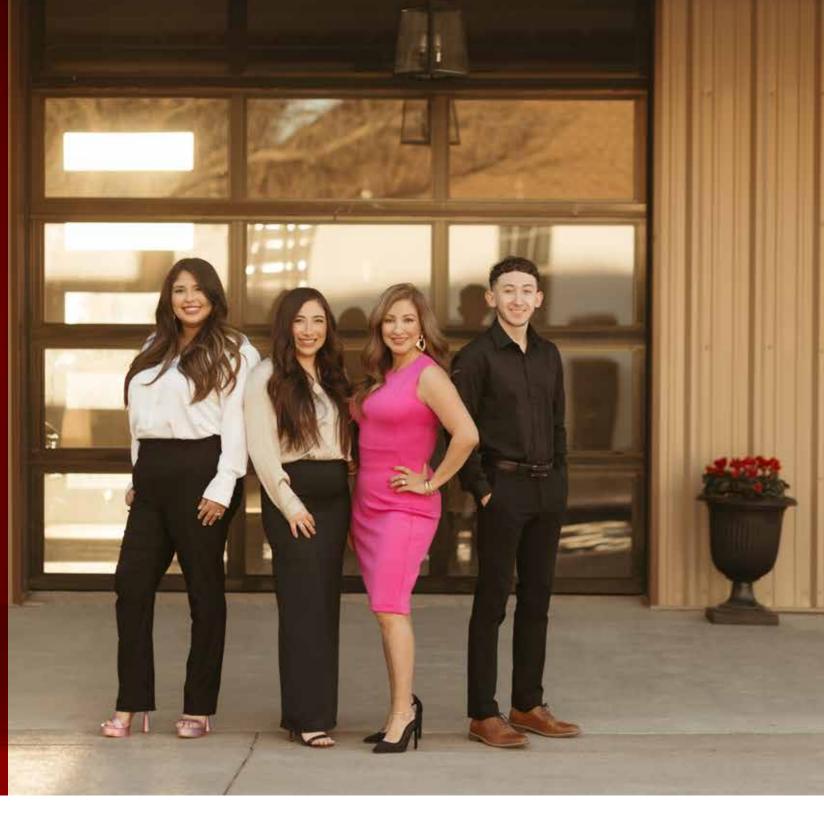
66 TO BE A **SMALL PART OF MAKING** A BIG DIFFERENCE **IN SOMEONE'S LIFE JUST MEANS THE** WORLD TO ME.

Smiles on the faces of happy buyers and sellers are what Gina finds most rewarding about her work. "I love to be a blessing to others," she remarks. "To be a small part of making a big difference in someone's life just means the world to me." Gina names veterans as one subset of clients who are dear to her heart, recalling a closing for a veteran who never thought he'd be able to achieve homeownership. "He was in tears the whole time," Gina recounts. "He just could not believe he would ever own something. I was crying, too."

The smiles and happy tears are a result of the strong relationships Gina builds with her clients as she visits with sellers at their homes to look at their space and answer their questions and connects with her buyers at the Meraki Home Realty office in downtown Odessa. "I like them to know I am here, I am local, and they can always find me," she emphasizes, adding that her remodeled space, once a mechanics

shop, is ideal for coffee and conversation with its full kitchen, restrooms and meeting rooms. After closings, she stays in touch with her clients maintaining loyal business relationships.

Reflecting on her journey from agent to broker, Gina is honest that the road has not always been easy. She has had to adjust to worrying not just about herself, but also her agents. She has learned to recruit, train, mentor, set up efficient systems and so much more, and now that she is over the hurdle, she is hitting her stride. She plans to grow in the years ahead, but not in numbers. "We will grow in quality, ensuring we march forward with heart," Gina asserts. "We will do



grandchildren. Their daughter Chasity Lujan, 26, is a REALTOR® at Meraki Home Realty, as is their 23-year-old daughter Mariah Limon and 20-year-old son Adrian Lujan, who just won the Rookie REALTOR® award with the Odessa Board of REALTORS<sup>®</sup>. When the family is not busy crushing the real estate industry, they enjoy going to Bible study, spending time together, playing games and connecting over home-cooked meals.

unto others as we would have them do unto us. We will be a blessing to others." Gina, who is most grateful to the Lord, names her family as her definition of success. Her husband of 27 years, Adrian, is a flipper and investor and the guy who remodeled Gina's office. The couple has been blessed with three beautiful children, two sons-in-law and two of the most perfect



#### # I RETAL MARGAGE MARGAGE ADDERAGE ADDE ADDERAGE ADDE ADDE ADDE ADDE ADDE A

Contact us today to learn more!

2300 George Dieter Dr., Suite 2, El Paso, TX 79936. Rates, terms, and availability of programs are subject to change without notice. loanDepot.com, LLC NMLS ID 174457. Licensed by the TX Department of Savings and Mortgage Lending under a Mortgage Banker Registration. (061523 110761-7695)

### We've Joined loanDepot. ANEW PLACE HOME.



PATTY MARQUEZ NMLS #278552 | Branch Manager

(432) 352–7679 www.loanDepot.com/pmarquez



NOAH VALENZUELA NMLS #1687700 | Loan Consultant

(432) 978–2688 www.loanDepot.com/noahvalenzuela



#### ETHAN BAEZA NMLS #2245886 | Loan Consultant

(432)258-6315

www.loanDepot.com/ebaeza



# Home ownership & new business ventures are exciting! Shouldn't your closing be exciting, too?

We think so! That's why, at APIRRA, our goal is to provide you with a title experience you will never forget.



Residential & Commercial | Title Insurance | Escrow Services Underwriting Coordination | Closing Coordination Remote Online Notary Services

Kenisha Natividad, JD Escrow Officer/President 432-219-3498 | www.apirraabstract.com 5050 E University Blvd. Ste. 4, Odessa, TX 79762 | 🗭 🗇

PLEASE SAVE OUR NEW CONTACT INFORMATION







To get ahead in today's fast-paced housing market, home buyers and sellers can set themselves up for success with one of our many AdvantEDGE

programs. Connect with us today to learn more about these programs.



#### Ê

# PrimeLending

#### **Approval AdvantEDGE<sup>1</sup>**

#### The smart start to buying a home.

- Verify homebuying budget
- Show sellers a serious offer
- Get power at the bargaining table

#### 1Day AdvantEDGE<sup>2</sup>

#### Quicker credit approval.<sup>3</sup>

- \$250 lender credit<sup>4</sup>
- Stand out from other buyers
- Show sellers the buyer is serious

#### **Buyer's AdvantEDGE**

#### Strengthen the offer.

- Buyer's AdvantEDGE approval<sup>5</sup> letter
- Appraisal Waiver<sup>6</sup>
- Close On Time Guarantee<sup>7</sup>

#### Seller's AdvantEDGE<sup>®</sup>

#### Sweeten the deal.

- Maintain sales price; lock 90-day rate
- 3-point seller concession<sup>9</sup>
- Protect buyer against market volatility

1)Approval means an Underwriter has reviewed your application and has verified all necessary forms of income, assets, and credit. All loans subject to final credit approval and acceptable property. Conditions and restrictions may apply. 2)Restrictions apply. All loans subject to credit approval. Borrower may not own other real estate or rely on self-employment to qualify (W-2 or verified fixed income only). Limited to conventional/conforming loan for purchase of primary residence with a 20% down payment. Must submit application and required documentation via online application portal and integrated resources and receive approvel vigible or accept from automated underwriting system. Refinance, investment, VA, FHA, USDA, Jumbo, bond, down payment assistance programs, renovation, construction, and brokered out loans are not eligible. Will be subject to property meeting investor requirements. Eligible applications submitted after terms subject to change. See https://www.primelending.com/legal-disclosures/1day-advantedge-terms-and-conditions for full details. 3)Approval indicates an Underwriter has reviewed your application and has verified all necessary forms of income, assets, and credit final approval is subject to property conditions (e.g., inspection, appraisal) and is voided by changes in borrower's credit, ban program, or unforeseen circumstances beyond lender's control. 4)\$250 lender credit will be applied at closurg date or 21 days. Requirements: single family programs, residence, FHA or Conventional purchase bas on the proval of converting has verified all necessary forms of underwriter has reviewed your application and has verified allone program, or borrower's credit, borrower subcond lender's control. USS approval indicates an underwriter has reviewed your application and has verified all necessary forms of income, assets, and credit final approval is subject to property conditions (e.g., inspection, appraisal) and is voided by changes in usets. FMA or Conventional Junchase bas a Underwriter has reviewe