



I'm ready to help!

With 17 years in the mortgage lending business, I have seen many changes in the industry. I take great pride in guiding buyers through the detailed process. I like to remind my borrowers that patience is a virtue and that the home buying process takes time.

My favorite part of the business is assisting first-time home buyers with their purchase and seeing the joy and relief when they realize they have a new home.

I have lived in the Fredericksburg area for 14 years and enjoy the close proximity to Washington, D.C.

— Tim

Timothy LaMont **Mortgage Loan Officer**

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Mortgage loans

We've got different loan options, depending on what you need. I can help you find the right one:

- **Mortgages** for your primary residence, second homes, or investment properties
- **No closing-cost options**
- **First-time home buyer loans**
- **Low down payment options**
- **Specialty loans**, including 100% financing and jumbo loans
- **Construction loans** and land loans



Refinancing

Take advantage of lower rates—refinance your current mortgage and get better terms! We also offer refinances with no closing costs or cash-out options.



Get pre-qualified!

When you're pre-qualified, sellers and real estate agents will know you're serious about buying their homes, which can be crucial in negotiations. Knowing the terms in advance can also help you plan out the rest of your finances.