

AFS BUYERS EXPERIENCE

Purchasing (and/or refinancing) a home is normally a long-term commitment and an important financial transaction for most people. At All Financial Services our mission is to ensure that every client is treated like a family member and is provided with exceptional customer service. We will educate you throughout the process and empower you to make informed decisions to ensure that your goals & objectives are achieved. In our effort to see that mission thru we will provide the following:

1. EDUCATE EVERY CLIENT

Education for every client throughout the process to ensure that they are positioned to make informed decisions about every aspect of the loan transaction. This includes everything from the details on the variety of loan programs you have available to you to how you can use your interest rate to reduce your out of pockets costs at settlement.

2. ACTION PLAN

Often there are times when clients are not financially prepared to move forward. We will devise an action plan for those individuals who are not ready to move forward immediately with their purchase or refinancing needs. We will guide you through a proposed strategy (or course of action) that will position you for financing in the very near future.

3. PERSONAL INTERACTION

We provide personal interaction for every client from the beginning to the end of the loan process. At All Financial Services we know how intimidating this process can be and we want our clients to know that it is Family First, Finances Second for us. We will provide a small company feel with big company results. Our well-trained staff is always accessible to answer your questions and address your concerns. We understand the importance of communication and your need to reach someone directly. We will respond to all communication (phone call, email, text) within a business day or sooner.

4. DIVERSE LOAN PRODUCTS & PROGRAMS

We offer every client a diverse set of loan products & programs, coupled with great interest rates & creative financing, that will accommodate your needs. We start off by asking a series of questions to gain an understanding of what you are trying to accomplish and then we provide you with a custom-tailored proposal that is designed to meet your individual goals and objectives.

5. NO SURPRISES AT THE SETTLEMENT TABLE.

One of the biggest concerns for every client are the numbers. What do they mean? How much am I going to have to pay at closing (down payment, closing costs, monthly mortgage payment, etc.)? We understand all the intricate details involved in the mortgage transaction and put in the time and effort to work up and convey accurate numbers from the very beginning. Any changes throughout the transaction are communicated immediately to circumvent last minute surprises and ensure an unimpaired settlement.