

MEET THE COWART TEAM



The Cowart Team is in the **Top 1%* of Loan Officers** in the United States. Combined we have 40 years of experience as Licensed Loan Officers.



BRANCH LEADER & SALES LEADER/ MORTGAGE CONSULTANTS

- Coach and lead our 12-person, local team
- Educate our clients and real estate partners about the market and mortgage industry
- Create and discuss a customized mortgage plan for each homebuyer
- Watch and analyze market movement to advise on your rate lock
- Escalation for resolving potential issues or challenges that come up through the buying process



MORTGAGE CONSULTANTS

- Answer the phones for the team and are generally the front-line helping clients get started
- Educate our clients and real estate partners about the market and mortgage industry
- Create and discuss a customized mortgage plan for each homebuyer
- Watch and analyze market movement to advise on your rate lock
- Work with the Loan Manager to proactively identify and solve any potential issues



LOAN MANAGERS

- Works behind the scenes to coordinate all third- party moving pieces
- Guides buyers through paperwork and underwriting
- Manages the loan process and support clients from application through closing
- Proactively problem solve any potential issues



SALES SUPPORT

- Works closely with our Loan Officers and Loan Managers.
- Assists with gathering required loan documents, requesting insurance documents and ensuring all information in our databases is correct and up-to-date.
- Integral part in the loan process to help ensure a smooth process.

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.nfm lending.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 © 2023.