



MORTGAGE COMPANIES



PHH Mortgage 1-800-210-8849



Brian Swiedom (713) 344-1175



IHS Mortgage 1-877-997-4900

San Jac Real Estate is not affiliated with any of these companies and receives no fee for referring clients to them. The companies on this list have shown stability and quality service above that of other companies and have therefore been posted on this preferred list.

You are free to use any mortgage company you choose. In addition to the companies on this list you may try your bank, credit union or your current mortgage company. Be sure to obtain a pre-approval letter from the lender stating how much you are approved for and forward a copy of the letter to your San Jac Real Estate agent.

Be sure to compare the “total costs” of each loan when making comparisons. Some lenders will quote you a very low interest rate but then hit you with very high fees as closing costs. Ask them for a Good Faith Estimate (GFE) of fees in writing. If they won’t give you the fees in writing, you may want to look elsewhere for your loan. Ask your loan officer if you qualify for any special programs such as “First Time Homebuyer” or any grant money that is out there.