

Preapproval
Letter
Sample Closing
Calendar
AUS Approval
Credit Scores
Our Team
Our Ratings
and Reviews

GREGG PECHMANN
BRANCH MANAGER

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THEPECHMANNTTEAM.COM





March 21, 2022
Rachel Realtor
Remax
123 Main Street
Palm Coast, FL 32164
Pre-approval for Joe Buyer
Property: 345 Easy Street, Palm Coast, FL 32164

Rachel,

After meeting with **Joe Buyer** and doing an extensive review of his credit, job history and stability. Also, verifying his assets, we submitted all of the necessary information requested and we received an Approve/Eligible finding via DU which is Fannie Mae's Automated Underwriting System. This is the highest of automated approvals that you can receive through this system. As a result, I am pleased to inform you that Joe is preapproved to purchase the home located at **345 Easy Street, Palm Coast FL 32164**. This approval requires a 0% down payment and \$5,500 to be applied toward Closing Costs and pre-paid escrow items. Again, we have all of the required funds necessary for **Joe** to complete this transaction including VA eligibility verification. We anticipate a closing in 30 calendar days or less. The pre-approval is subject to the following:

- Satisfactory Purchase and Sale Contract
- Appraisal that meets The VA's requirements
- No Changes to Employment or Credit Score Decreases

At The Pechmann Team, our goal is to build wealth through Home Ownership. We want to take every step to help the families we serve to get their dream home and close it on time. Therefore, if there are any questions from either party involved in the transaction, please feel free to contact me at your convenience. I am more than happy to answer them.

Sincerely,
Gregg Pechmann
The Pechmann Team
Hancock Mortgage

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An automated approval based on all of our clients' documented personal information, including documentable income and their credit report.

Each loan program has an automated system associated with it. By verifying and entering the information the client has provided to us, this is the closest you can get to an actual loan approval without going into contract to buy a home. Typically, a preapproval is just a loan officer's opinion.



For Conventional, FHA and VA loans approved by Fannie Mae, you are looking for an Approve/ Eligible Finding.



For Conventional, FHA and VA loans approved by Freddie Mac, you are looking for an Accept/Accept Finding.



For USDA loans approved by USDA, you are looking for an Eligible/Approve/ Eligible Finding.

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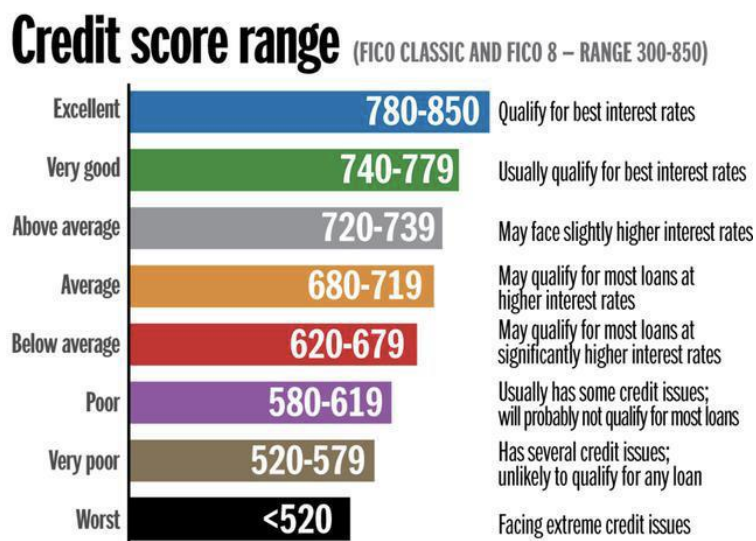
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At Hancock Mortgage, most of our traditional and portfolio products can obtain a loan approval with a score as low as 580. This includes Conventional, FHA, VA and USDA. The stronger the credit score the more comfortable sellers should feel accepting the offer because the credit score is a major factor in the final underwriting approval. The next page contains a snapshot of this client's credit scores for the 3 credit bureaus. All mortgage companies use the middle score out of the 3. For instance, if there is a 740, 720 and 710 credit score, then we use the 720 score.



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Gregg Pechmann, Branch Manager

Licensed in 16 states, 19+ years in the mortgage business

#423-535-9697

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Thank you for giving **The Pechmann Team, Hancock Mortgage**, the opportunity to serve you in your financial needs. Your needs are very important to us.

In my tenure in the mortgage business, I have found a “team” of experts with over 100 years of experience that can efficiently serve you far greater than one individual.

Communication, service, approval certainty & speed are the pillars we live by.

Thank you again for giving our team a chance to help you with one of your biggest financial decisions....we are honored!

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Carla Richards, Senior Loan Partner

Carla has been with The Pechmann Team since 2017.

Once the application is complete, she will be helping you with getting you PreApproved, gathering documentation, updating you throughout the loan process and helping our team members get you to closing table.

In her spare time, she enjoys spending time with her husband Andy and her 3 daughters.... Chloe, Kendra and Callie.

Contact Information:

CRichards@HancockMortgage.com

#423-405-6370

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Seth Duvall, Loan Partner

Seth will usually be your first point of contact when it comes applications.

He will obtain all the details upfront to make sure we have accurate information. This is a critical point in the process to avoid any "mortgage bombs" in the process.

In his previous life, Seth was a member of the Leadership Development Pipeline at Pal's Sudden Service and he was a member of the Tennessee National Guard for 6 1/2 years.

Seth spends his free time with his wife, Jasmine, building computers, woodworking and enjoys the outdoors.

Contact Information:

#423-464-7827

SDuvall@Hancockmortgage.com

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In my tenure in the mortgage business, I have found a “team” of experts with over 100 years of experience that can efficiently serve you far greater than one individual.

Leo Goretti, Senior Loan Officer #954-914-9208 , lgoretti@hancockmortgage.com

Shannon Counts, Senior Loan Officer #423-381-0047, scounts@hancockmortgage.com

Nathan Dinkel, Loan Officer #423-335-0908 , ndinkel@hancockmortgage.com

Eli Gillmore, Loan Officer #904-429-3838 , egillmore@hancockmortgage.com

Jim Richmond, Loan Officer #423-458-6687, jrichmond@hancockmortgage.com

Sara Schug, Junior Loan Partner #952-222-3989 , sschug@hancockmortgage.com

Dani Huskins, Senior Underwriter

Ginger Steltzer, Senior Underwriter

Brenda Bishop, Senior Closer

Our team has one basic philosophy: We would like to have you as a client for many years to come and not just for this transaction. Your feedback on our service will always be welcome.

We look forward to working with you!

The Pechmann Team, Hancock Mortgage Partners, LLC

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“Gregg, we haven’t formally thanked you and your staff for the quick turnaround on the refinancing that you accomplished for us. We are impressed with your staff and the courteous, friendly, professional methods you all employed. It was almost too good to be true!”

– Tom and Rhonda Bier, Clients

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“Thank you to you and your team. Truly a joy and huge blessing to work with.... Thank you also for our edible arrangement. You all went the extra mile for us. May the blessing be returned to you.”

– Katie Greene, Client

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“Gregg, I just wanted to say thank you for assisting me with my loan application. I have enjoyed working with you...everything went so smoothly. Thanks to you, I have taken eight years off of my mortgage!!!

- Brenda Broyles, Client

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“Gregg, I just wanted to say thank you so much for the help that you have given me in refinancing my home. I really appreciate you very much. I recommend you to anyone that asks me about loans and refinancing. You are very nice and willing to help with any questions! Your team is awesome!”

- Hannah Solomon, Client

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"I appreciate the help you have given me and my wife. It is very refreshing to know there are people who are willing to help and don't view us as a number. Thank you!!!"
– Eric Dulaney, Client

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"Thanks so much Gregg. You guys are doing great things over there!"
– Ruby Alexander, Century 21

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“Hey Gregg! The closing went wonderfully well! You were such a blessing!”

– Elaine Crawford, Realtor at Keller Williams

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“Did we tell you how awesome you are???? We are so blessed to have great people like you in our life!!”

– Kevin & Teresa Jones, Keller Williams Realty

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"Gregg, this is my first time to work with Hancock Mortgage and I'm really impressed by the attention to detail and how thoroughly you keep in touch. You might like to know this buyer got the contract instead of another buyer who had an almost identical offer mostly because the seller looked at letters from Hancock and Bank of America and said that was enough for him- not BOA, no way!....I'll certainly do my best to send the borrowers to Hancock!"

– Mary Sheridan, Realtor at Realty Executives

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"I will gladly recommend you to anyone looking for a mortgage loan in the future because of your customer service and professionalism. Once again, thank you!!"

– Scott Simpson, Client

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