

Sell More Homes. Make More Money. Give Customers What They Want.



Jeff Rutt, President, Keystone Custom Homes. Three-time winner of Builder Magazine's America's Best Builder Award. Founder, HOPE International.

I used to think that creating a Mortgage Company would take the focus away from my business. Now that I've done it, it's the reverse - I have more control, am building more homes, and making more money.

Originally, I ignored the concept of a Mortgage Company. However, after talking to some of the larger builders and learning that around 80% of homebuyers like the idea of one-stop shopping, I realized that I was missing out by not having my own mortgage company.

After I made the choice to do something, I had two options. I could either create a mortgage company on my own or find an expert who could help me do it. I chose the latter for the same reason that I don't want my plumbing subs doing electrical work. I needed to find a specialist. I also wanted an organization that would make it as easy and painless as possible, and I didn't want to invest a lot of cash.

That's where American Home Bank came in. The people at AHB are nationally recognized experts in the mortgage business. They operate a multi-lender program, so my customers have more ways to qualify. They have a "turnkey" program - Builder's Total Control - that had me up and running in about a month.

AHB brought the mortgage products, compliance and personnel know-how to the operation. I brought my knowledge of the building industry, client demographics and creativity. Unlike some of the national companies, I never feel like a vendor for someone else's products or agenda. AHB is a true partner. My opinion is just as valuable as theirs and we both know it. It's a good arrangement.

Having a mortgage company in-house has paid off in many ways. Now my prospects are qualified immediately. And, once they know what they can afford, we work together toward the home the buyer really wants. This usually includes premium features and extras. Needless to say, my average home price has gone up. Because our GCs are working directly with our loan officers, we have open communication and greater control of the financial aspects of building. Delays and hassles related to draws and closings are almost non-existent, and I share in the profits of mortgages on the houses I build.

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"I couldn't be bothered"
to *"couldn't be easier."*

Looking back, I realize that my initial reaction to an in-house mortgage company changed over night. I went from "couldn't be bothered" to "couldn't be easier." With Builder's Total Control, I had an immediate understanding and comfort-level. I'm selling more homes, have more control over the building process, and my customers are happier. Partnering with American Home Bank is one of the best things I've ever done for my business!

With Builder's Total Control, You Control the Construction & the Financing!

Contact Paul Fazzini, VP, to learn more about American Home Bank's Mortgage Company Solution. Contact Paul at (877) 226-5242 or pfazzini@bankahb.com



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"Profit sharing in mortgages issued is subject to applicable provisions of The Real Estate Settlement Procedures Act for compensable goods, services, and facilities provided."

