



MORTGAGE INVESTORS GROUP

MIG NMLS #34391
Programs based on borrower qualification. Rates and terms subject to change.



We are here to help promote your developments.



Contact a team member today.
We are here for YOU!

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Welcome

As a Loan Officer at **MIG**, there are many areas I focus on to provide the best home financing experience possible. This packet contains information about how I can help your clients with all of their home financing needs and what becoming a partner with MIG entails; it's more than just 1st-class service. From open houses, to financial guidance, social media marketing and site signs, I am a valuable resource and am here for you. **Ready to learn more?**



MIG HOME OFFICE 8320 EAST WALKER SPRINGS LANE, KNOXVILLE, TN

Awards & Recognition

- Over 125,000 Clients Served
- #1 USDA Lender[#]
- #2 Government Lender (FHA & VA) in TN^{*}
- Top Work Places 2021 - 2022^{*}



Mortgage Investors Group

MIG is committed to helping families in the Southeast fulfill their dreams of homeownership. Co-founders Chuck Tonkin II and Chrissi Rhea opened a modest lending office in Knoxville, Tennessee, in 1989 with five colleagues. Today, with nearly 400 employees in 29 branch locations, MIG is a leading provider of single-family residential mortgages in the Southeast.

- Loan programs to meet your clients' needs
- Fast and easy lending process
- The **right** home loan experience



CHUCK TONKIN AND CHRISSI RHEA
OWNERS & CO-FOUNDERS OF MIG

MIG NMLS #34391 - Equal Housing Lender

^{*}According to Courthouse Retrieval Systems [#]According to USDA ^{*}According to knoxnews.com

What Makes MIG Different?

If you're searching for a reliable mortgage lender partner, **Mortgage Investors Group** has you covered. We take pride in getting our customers into the homes of their dreams.

MIG enjoys a reputation for delivering unparalleled service to you and your home buyers. As an experienced mortgage expert, I take pride in providing personalized service aimed at helping your clients find the best solution for their home financing needs.

In addition to offering competitive rates and a diversified line of residential mortgage products, including government and conventional loans, MIG houses on-site underwriting, processing, closing, appraisal services, and employs state-of-the-art technology to ensure a swift and professional lending experience.

**LOCAL
LENDER**



The Right Home Loan




When you partner with MIG, you can expect a customized service aimed at helping your buyers have the best home financing experience possible. The team of advisers at MIG help your clients gain a better understanding of their lending options and clearly define the process from pre-qualification to closing.



CHECK OUT WHAT OVER 2,600 CUSTOMERS SAY ON  ★★★★★

WE PUT THE HUSTLE IN HOME LOANS



-  SPEEDY CUSTOMER FOLLOW-UPS
-  FAST PRE-QUALIFICATION
-  PROVEN TRACK RECORD & REPUTATION



Contact a team member today.
We are here for YOU!

MORTGAGE INVESTORS GROUP

Your Key to Homeownership



MIG Support Teams

We have your back. MIG is fully staffed with experienced, knowledgeable professionals who are here for you. From initial contact to the closing table, we have the right team to make the home purchasing process a fun and easy experience. All these resources help with the process and make you and your clients' lives much easier. Buying a home doesn't have to be stressful...like they say, we "make it easy!"

**We are
here for
YOU!**



Underwriting

We have the best, most knowledgeable and experienced Underwriters in the business.



Processing

Our Processors work hard, fast and accurately. They triple check everything.



Appraisals

Our Appraisers can put a price tag on anything; Including your listings.



Closing

It's all about getting to the closing table, and we make it as convenient for you as possible.



Servicing

Our service doesn't stop at the closing. We take extra good care of your clients.



Marketing

Our in-house Marketing team is compiled of creative, talented marketers and designers.



- ✓ In-house processing, underwriting and fulfillment
- ✓ Same day, underwriting approval
- ✓ Limited panel of appraisers dedicated per neighborhood
Appraisal team that knows the value of your homes

SPECIAL OFFER FOR NEW BUILDER COMMUNITIES

★ Special Offer

NEW BUILDER COMMUNITIES LENDER COMMITMENT

Up to
\$3,000
OFF your closing costs*



MIG Builder COMMITMENT

*0.75% OF LOAN AMOUNT. LENDER CREDIT STRUCTURE IS FOR CONFORMING LOAN AMOUNTS ONLY. INCLUDES GOVERNMENT LOANS (FHA & VA). NOT AVAILABLE FOR JUMBO LOANS.

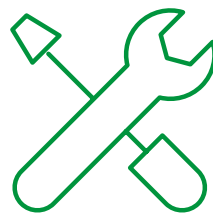


This special offer is exclusive for new builder communities.



EXPERIENCE THE MIG DIFFERENCE WITH OUR
DEDICATED BUILDER MANAGEMENT TEAM.

Interest Rate Risk Protection **EXTENDED LOCK** UP TO 180 DAY LOCK TERMS*



Mortgage Investors Group's Extended Lock Term Agreement provides interest rate risk protection.

- Ideal for someone purchasing a home that will not be complete or available within the standard lock terms of 90 days (based on current market conditions)
- Secure a specific rate for almost 6 months
- 0.5% Up Front Fee Refunded at Closing^
- "Float Down" option allows rate renegotiation should it improve from original lock term and must be executed within 45-days of closing

BENEFITS

- ✓ Extended Rate Guarantee
- ✓ Secure for Almost 6 Months
- ✓ Float Down Option*

ELIGIBLE FIXED RATE PROGRAMS

- ✓ Conventional
- ✓ Federal Housing Administration (FHA)
- ✓ Veterans Administration (VA)



Great for new construction!
Protect your rate for up to 180 days
Home loans to meet your clients needs

Eligibility based on loan program. Ask your Loan Officer if you qualify. *Float down option must be executed within 45 days of closing.



Communication is Our Priority

MIG's Automated Milestone Notifications

Borrowers and Realtors appreciate and deserve clear, concise, and timely communication from application to final approval. Our automated milestone notifications will help provide a better home loan experience for everyone.



Application in Process



Appraisal Ordered



Submitted to Underwriting



Appraisal Received and Submitted



Approval

Provide a better home buying experience for your clients with MIG's mobile app, My Mortgage Manager.

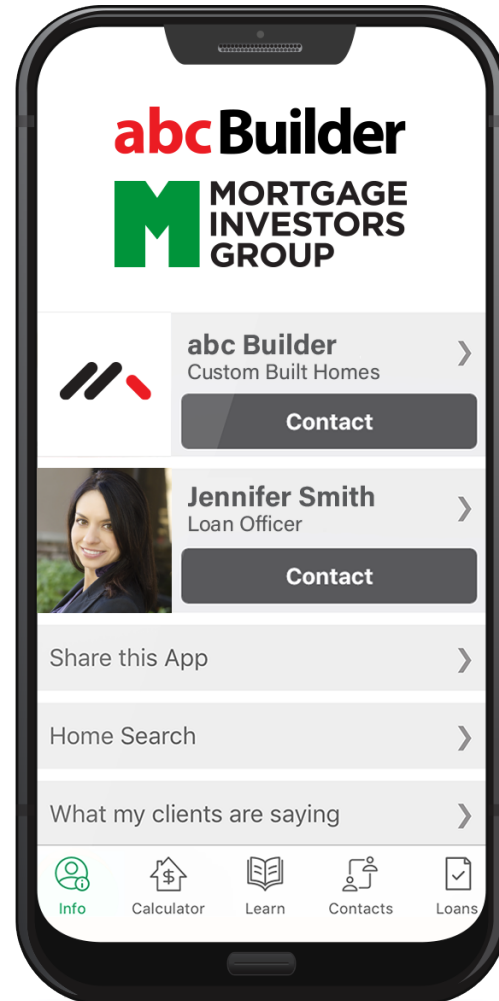
MOBILE APP *My Mortgage Manager*



Mortgage Mobile App

- Sharable digital card
- Online application
- Direct link secure account access
- Calculate payments quickly
- More purchasing power

DOWNLOAD TODAY:



Co-Branding
Online Application
Mortgage Calculators

We give your look curb appeal!

abcBuilder NEW HOMES

Single Family Homes Starting at \$250,000
KNOXVILLE, TENNESSEE



210 BUSHWILLOW LANE
Br 4 | Ba 2.5 | Sf 2,483



1910 CYPRESS GROVE
Br 4 | Ba 2.5 | Sf 2,483



240 KEISIE LANE
Br 4 | Ba 2.5 | Sf 2,483



58 BUSHCHAT LANE
Br 4 | Ba 2.5 | Sf 2,483

\$2,000 OFF CLOSING COSTS
SPECIAL OFFER FOR THE FOREST RIDGE COMMUNITY

Receive up to \$2,000 off in closing costs on your home purchase. Lender and builder to provide up to \$1,000 off each.
*Must present at time of loan application. Offer expires 12/31/22.

Contact us today for more information or go to www.abcbuilderhomes.com

JAKE CRONEWORTH
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james@ashtonhomes.com

www.abcbuilderhomes.com
865-515-1551

2110 WRIGHT FARM LANE, KNOXVILLE, TN 37922

QUALITY CRAFTSMANSHIP FOR OVER 25 YEARS

abcBuilder NEW HOMES

Single Family Homes Starting at \$250,000
KNOXVILLE, TENNESSEE



215 LONG BEACH WAY
Br 4
Ba 2.5
Sf 2,483

\$2,000 OFF CLOSING COSTS
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abcBuilder NEW HOMES

Single Family Homes Starting at \$250,000
KNOXVILLE, TENNESSEE



Located in the scenic "Lake Capital of the South," Forest Ridge offers a relaxed and comfortable lifestyle in Lenoir City with a private dock and designer features. This community will offer four flexible floor plans that range from 2,308 square feet to 3,304 depending on your preferred elevation. It may be a Tudor, a Classic, a Homestead, a Craftsman or even a Cottage design to fit your needs. All homes will have a sophisticated brick or Hardie exterior with professional landscaping and a gourmet kitchen waiting inside. Ashton Fields is now open for sales, giving you plenty of time to enjoy...



Schools
Johnson Elementary
West Side Middle School
Bayside High School



Nearby
Pinnacle Shopping
5-Star Restaurants
Greenbelt Trails

GARDEN GROVE SUBDIVISION

Contact us today for more information or go to www.abcbuilderhomes.com

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QUALITY CRAFTSMANSHIP FOR OVER 25 YEARS

**SITE SIGNS, LISTING
FLYERS, SOCIAL MEDIA
GRAPHICS & MORE!**

abcBuilder
NEW HOMES

Single Family Homes Starting at \$250,000
KNOXVILLE, TENNESSEE

LIVE YOUR BEST LIFE

www.yourashtonhome.com
865-515-1551

QUALITY CRAFTSMANSHIP FOR OVER 25 YEARS



Sample Site Sign for New Development

CUSTOM Marketing Materials Available



Have an unique idea for a marketing piece you'd like to bring to life? You've come to the right location, location, location!! Our creative team thrives on creating new custom content. From

direct mailers to digital campaigns, social media management, and signage, we can customize your marketing materials so it get attention and keeps buyers engaged.

We are here to help promote your developments.



Contact a team member today.
We are here for YOU!

MI6 Marketing

Agent Training Webinars

Introducing MI6 Agent Training:

Marketing Intelligence, an agent training covering six categories of marketing:

- + Print
- + Digital
- + Social Media
- + Video
- + Mortgage
- + Lead Generation

The MIG Marketing team has constructed a marketing weekly webinar series for Realtors that covers all different topics of marketing. The webinars are hosted by our MIG Marketing team or other industry experts for various tools and products in the marketing industry. The live webinar series is available to the first 500 spots. All registered attendees will also be emailed copies of the recordings at the conclusion of each session.

RECORDED SESSIONS

- ✓ Mortgage Basics for Realtors
- ✓ Setting SMART business goals and making them happen
- ✓ Mastering Your Own Online Marketing
- ✓ Facebook 101
- ✓ Reputation Management

www.mi6trainings.com



Watch training videos when it's convenient for you! Go to www.mi6trainings.com today to check out some of our upcoming webinars and listen to recorded sessions.



Contact a team member today.
We are here for YOU!

Why MIG?



Take advantage of the better than red-carpet service and all of the valuable resources that come with being an MIG Partner. Contact me to discuss value added benefits you will receive, and let's work together to close more deals. Here's just a few of the perks:

**We are
here for
YOU!**

Financing

- + Purchase & Refinance Home Loans
- + We get deals closed. Period.
- + When we make a promise, we keep it.
- + Home loan programs to meet your clients' needs
- + Leading Southeast Residential Lender
- + Much, much, more...

Service

- + Always do what is right by our partners and clients
- + Helping people achieve the American dream of homeownership.
- + Specialize in first-time home buyers, we will guide them through the process.
- + The right home loan experience
- + Much, much, more...

Support

- + You and your buyers are our #1 priorities
- + The best home financing experience possible
- + Value our partners and our relationships
- + Experienced, Professional Team Members who care about you!
- + Much, much, more...

Marketing

- + The best creative team in the business
- + Full ad-agency marketing service at your fingertips
- + Enterprise-grade marketing and customer engagement platform
- + CUSTOM Marketing materials available
- + Much, much, more...

the 1990s, the number of people in the UK who are aged 65 and over has increased by 1.5 million (1990–1999) and is projected to increase by a further 1.5 million by 2010 (Office of National Statistics 2000). The number of people aged 65 and over is projected to increase by 2.5 million by 2020 (Office of National Statistics 2000).

There is a growing awareness of the need to develop strategies to meet the needs of the ageing population. The Department of Health (1999) has published a strategy for the care of the elderly, which sets out a vision for the future of elderly care. The strategy is based on the principle of 'care close to home', and aims to ensure that elderly people receive the care and support they need in their own homes, or in the community, rather than in residential care homes. The strategy also aims to ensure that elderly people have access to the services and support they need to live independently and actively.

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