

Phil ANDREWS



Phil Andrews

Loan Officer

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“The most important part of my job is communication. I know the purchase/refinance process can be a confusing and sometimes frustrating process for many people. I will take the time during an initial meeting to discuss and explain all available options. After that initial meeting you can count on the fact that I will keep you and everyone involved in the process informed and updated through every step of the transaction.”

Why you'll love working with Phil and his Team:

Experience: Phil started on the ground floor of the lending business back in 1973 working in a large regional bank, working his way through many roles, eventually assuming responsibility of managing the loan department. Relocating to Southern California in the late 1970's proved to present a wealth of opportunity for Phil in the lending business. Working with direct lending institutions for the next 20 years provided Phil with the expertise and depth of knowledge needed to provide his clients with exceptional service. His involvement in the origination and portfolio management of residential, commercial and industrial real estate laid the groundwork for his current success.

Customer Service: Thanks to his exceptionally loyal clientele, personal referrals and repeat business form the foundation of Jeremy's career. As a member of the Keller Mortgage family, Jeremy has surrounded himself with top industry professionals to further ensure an efficient process when accommodating all of your purchase & refinance needs. Professionalism, and expert guidance combined with a personal touch is what you can expect when working with Jeremy.

The Right Mortgage Package: Our clients love our low rates, no lender fees, upfront costs and no PMI options. We truly work hard to offer the right mortgage package tailored to fit your buyers' financial goals. Loans are not one size fits all, we make sure to review all available loan options to ensure the best fit for each customer.

Availability: Making it easy to communicate throughout the process is a priority. We are quick to send alerts and updates in real time. If something does come up Nancy will be available after hours to take your call and will work to find a solution to keep the process moving.

**We've paid over
\$15 million in closing
costs for our clients**

Have Confidence Choosing Keller Mortgage:

- Built by Keller Williams Agents for Keller Williams Agents
- Fannie Mae Approved Direct Lender
- HUD Approved with In-House Underwriting
- Over \$5 Billion of Loans Closed
- Self Employed Specialist Available
- Home to Multiple Nationally Ranked Loan Officers

Get More With Keller Mortgage:

- No Lender Fees when a KW Agent is a party to the transaction
- \$1,000 Lender Credit When a KW Agent is a party to the transaction (loan amount must be at least \$150,000)
- True DU® Pre- Approvals (DU is a registered trademark of Fannie Mae)
- No Deposits for Appraisals
- No Lock in Fees
- Exclusive KW Agent App
- Buyer Incubation
- KW Agent Referral Program
- Accelerated Closings
- Customized Product Offers
- Close On Time

KELLER Mortgage®

Built by KW Agents for KW Agents

www.KellerMortgage.com

Company NMLS# 140234

