



CONCIERGE HIGHLIGHT

DAVID YUROVCHAK - GUILD MORTGAGE



OPENING DOORS

BY LAURA LONG

A mortgage is used by nearly nine out of ten buyers when making a purchase. When it comes to personal debt, most people list their mortgage as their largest single item.

With how common mortgages are, one would think common knowledge is pretty common. However, CNN found that 33% of those surveyed do not know what "annual percentage rate" means. And according to the New York Times, only about 50% of homeowners use the mortgage interest deduction at tax time.

Planning-Aligned Partnerships is one of the sectors of Diazo's Concierge Services. This month, we highlight Guild Mortgage, one of our mortgage lenders.





WE LEND A HELPING HAND

- Learn how to buy a home for your college age child with only 5% down and eventually turn that into a rental property should you choose to do that in the future.
- **Home Equity Conversion Mortgages (also known as Reverse Mortgages)** – Not many know that the guidelines for this program changed dramatically in Oct 2017. The new guidelines protect the client's equity and it is a lot more favorable for their heirs as well.
- Learn how to leverage your current home as an amazing rental property. This has become a great way to get a large net profit each month from rent over and above your current mortgage and then apply that to other investments and/or towards a new home payment
- **Guild Mortgage is now offering Spec Construction financing for small, mid-size and large developers/builders up to \$50 million dollar projects (3-800 units) nationwide**
- Guild Mortgage retains the servicing for the vast majority of our funded loans nationwide and we also have the ability to broker out for unique financing situations when appropriate.

ABOUT DAVID

In the ever-increasing complexities of home financing, experience does matter. Trust your financing needs to one of the top mortgage experts in the country.

DAVID HAS:

- More than 19 years of lending experience
- Over \$1.14 Billion in loans funded
- 10x Top 1% Mortgage Originator in the country
- Twelve-time Top 10 Company Purchase Originator
- Ranked in Guild's Top 10 Loan Officers nationwide for purchase volume

DAVID'S PERSONAL MISSION

I believe in doing business the old-fashioned way—by building relationships and doing what's right for my clients. I have met and helped numerous homeowners over the years, many of whom never thought they could afford to buy a home until they met my team and I.

Helping families with their dream of homeownership, even against some of the worst possible odds, is truly my favorite part about being in the mortgage industry.



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My success is due to my unparalleled level of customer service and finding the right loan for every client. You can expect expert guidance, frequent communication, and guided personal attention to help you through the entire process. I look forward to helping you find the right loan for your life.