

## Testimonials

### **Kathy G – Homeowner**

*“I didn’t have the cash or enough equity for my bank. This program was a perfect solution to add my pool!”*

### **Joe W – Homeowner**

*“Kenny’s loan program allowed us to add a pool to our second home. “*

### **Doug W – Homeowner**

*“Kenny’s program enabled us to make our retirement home into something we had only imagined we could have!”*

### **Tom F – Homeowner**

*“The loan program is so versatile it allowed me to upgrade my home with a pool, that I purchased less than 1 year ago.”*

### **Antoine M- Homeowner**

*“We just didn’t want an additional payment! Our (new pool) home is now the retreat we have always wanted.”*

### **Cindy C – Homeowner**

*“My homes value was underwater Without Kenny’s program using the post construction value I would have NEVER been able to secure financing for my pool.”*

### **Julie S-Homeowner**

*“I actually lowered my current interest rate , rolled in all the cost and got my pool for less than a 100\$ a month higher payment!!“*

### **Ron S-Homeowner**

*“I would trust Kenny with anything! Straight forward, honest, supportive, very knowledgeable. “*

***Everyone ’s result will differ from one another. Each consumers situation is uniquely different! This is not a commitment to lender and or a guarantee of any specific outcome.***



I would like to introduce myself.

My name is Kenny Baker.

A Licensed Mortgage Originator with  
20 years experience.

Feel free to call me and let’s talk about  
your specific needs and situation.

**(239) 288-1595**

Direct and Confidential

**Kenny@LetsGetYouApproved.com**

Learn about all financing  
solutions on my website!

**[www.PoolLoansInFlorida.com](http://www.PoolLoansInFlorida.com)**

Serving the entire State of Florida

NMLS # 381054  
Branch NMLS # 1399542  
Equal Housing Lender

Turn your home  
into a back yard  
water wonder  
land with a  
Renovation  
Swimming Pool  
Loan





## Renovation Program Highlights

### What the program offers:

- It is a 1st lien mortgage loan
- Purchase or Refinance
- Primary, Second or Investment homes allowed
- 30 or 15 year terms
- Low Conventional Fannie Mae rates
- Can include all cost into the loan
- We loan up to 95% of the after improved appraised value
- Can be used for any renovation
- No maximum renovation cost

### What it is not!

- A home equity line of credit
- A home equity loan
- A consumer loan
- A loan based on your homes current appraised value

*\* -There are specific guidelines and certain restrictions.*

### What type of swimming pool can you use this program for:

- We don't limit the price of your pool package
- Custom one of kind pools
- You can include a pool screen enclosure
- Custom deck, water falls , spa package
- A huge pool or a small pool
- Solar heat or standard heating
- Include a tropical landscaping package
- Or outdoor kitchen
- Include any permanent improvement
- The possibilities are endless.

### The Approval Process:

First things first.. We have an in depth phone conversation where we talk about your individual vision, and situation. I answer all your questions and together we determine if my programs will fit your needs and makes sense.

Secondly, I will ask you to go directly to my website and complete the secure online loan application. (the complete 1003)

Once that is complete I send you an email with a list of the supporting documentation I will need to prepare your loan application.

I then prepare a complete loan application package. This includes a loan estimate, fee's worksheet and all the other disclosures.

Once this complete package as been reviewed and executed by you the file is moved to my processing team.

Within 24 hrs. your file is submitted into underwriting and the appraisal is order.

Loan approval arrives within a couple days with a list of any questions the underwrite may have prior to issuing a clear to close.

While we address any conditions we receive the appraisal, title docs, updated homeowners insurance and current mortgage payoff.

All these items are then sent back to the underwriter who reviews and issues the clear to close the loan.

Pool Contractor gets their 10% startup deposit at closing/funding

We manage the draw and inspection process to protect your investment

Final property survey done at completion

The entire process takes anywhere from 45-60 days generally speaking

The keys to success are communication and due diligence.

My team members are experienced experts!

[www.PoolLoansInFlorida.com](http://www.PoolLoansInFlorida.com)

Home 1st Lending  
2240 West First St #101  
Fort Myers, FL. 33901  
(239) 313-5229 Office  
(239)791-5540 fax

E-mail:  
Kenny@LetsGetYouApproved.com  
NMLS # 381054  
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