

# DirectMortgageLoans®

**If you're purchasing a home or looking to refinance your existing mortgage, we know we can help you make an informed decision.**

At Direct Mortgage Loans, we are focused on ethical and responsible lending. We are available by phone, email or in person to discuss the right loan product to meet your financial needs. Our staff has successfully helped thousands of homeowners manage every aspect of the loan process in-house, keeping our customers updated every step of the way.

## **AT DIRECT MORTGAGE LOANS, WE ARE PROUD TO OFFER:**

- ✓ In-house processing, underwriting and closing for smooth mortgage transactions;
- ✓ Personalized service from a licensed loan officer with a minimum of three years of mortgage banking experience;
- ✓ Access to all mortgage products including FHA, VA, Conventional, Rehab Loans, and USDA loans;
- ✓ Access to down payment assistance programs;
- ✓ Assistance with Credit Repair by working with Credit partners where applicable;
- ✓ An informative loan calendar and regular updates.

Direct Mortgage Loans is a privately-owned, licensed direct lender located in Hunt Valley Maryland. Our loan officers have extensive mortgage banking experience – with a minimum of three years mortgage banking experience plus 40+ hours of training in federal law, ethics and non-traditional lending.

An Equal Housing Lender. National Mortgage Licensing System #832799. Information about our company and loan officer licensing can be found at [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org).



### **Michelle Jacinto**

219.924-5554 (o)  
219-501-1011 (c)  
[mjacinto@directmortgageloans.com](mailto:mjacinto@directmortgageloans.com)  
8227 Wicker Avenue  
Saint John, Indiana 46373  
Licensed in Indiana and Illinois



THE MICHELLE JACINTO TEAM OF  
**DirectMortgageLoans®**

Eligibility and approval is subject to completion of an application and verification of home ownership, occupancy, title, income, employment, credit, home value, collateral and underwriting requirements. Direct Mortgage Loans, LLC is licensed in Indiana. Direct Mortgage Loans, LLC NMLS ID# is 832799([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)). Direct Mortgage Loans, LLC office is located at 8227 Wicker Avenue, Saint John, IN 46373.