

WHY BN MORTGAGE?





OUR VALUES

We have worked very hard to establish a positive and productive culture, and we want to keep that culture by hiring the right people. We want at all times to uphold these values:

- Honesty/Integrity
- Respect
- Professionalism
- Continuous Improvement



BN



OUR MODEL

Being set up as a broker allows us to shop a wide array of wholesale banks to find incredible products and programs, and at rates not available to direct and correspondent lenders.

At BN Mortgage, the success of our people is of utmost importance. Our rich training program and weekly market update meetings (accessible online) will give you the knowledge and confidence to garner and strengthen referral partner relationships.



BN

1

GREAT RATES,
UNIQUE
PRODUCTS

to win more
deals

2

EASY TECH
TOOLS

to get more
referral
partners

3

TRAINING/
SUPPORT

to help you
make the most
of the tools
available

4

GREAT PAY!

to live the
lifestyle you
want to live

GREAT PRODUCTS/RATES

NON-QM AND NICHE PRODUCTS

- Renovation and One-Time Close
- Fix & Flip
- DSCR (Rental Cash Flow)
- Tax Return Alternatives—1099s, Bank Statements or P&Ls
- Commercial Loans
- Non-Warrantable Condos
- Doctor Loans
- Down Payment Assistance
- Reverse Mortgages



BN

GREAT PRODUCTS/RATES

BORROWER PAID COMPENSATION

Win more deals with these two powerful tools:

- Very competitive rates and
- Need to make the deal **really skinny**?
Negotiate your compensation directly with the Borrower through **Borrower Paid Compensation**



BN

TECH TOOLS

CO-BRANDED APPLICATION

REALTOR® friendly loan origination software includes co-branded application.

Borrower can easily apply from their phone and later upload docs using same link!



BN Mortgage LLC!

application process? We are here to help in your
to contact us anytime.

rtman
Broker

NMLS #1800731
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(817) 480-9259

BN Mortgage LLC
704 Santa Cruz Dr,
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Stephanie
Gartman
Real Estate Agent

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Avenue One Realty
704 Santa Cruz Dr,
Keller, TX 76248

Sign in

Don't have an account? [Create account](#)

Email

Password

[Forgot Password?](#)

Sign In



TECH TOOLS

AGENT PORTAL

Loan origination software also includes agent/borrower portal to retrieve and EDIT preapproval letter (within boundaries set by LO)!

LO Screen →

Dashboard

Pipeline

Pricing

Contacts

Tools

Reports

Pre-Approved

LTV 80.00%

FICO 668

5.375%

DTI 23.08% / 23.91%

FTC \$191,673.78

Pre-Approval Access

Discard

Save

Permissions

Contact	Access Level	Invitation
Stephanie Gartman Real Estate Agent Buyer	Pipeline & Pre-Approval	<input type="checkbox"/>
Sleeping Beauty Primary Borrower	Pre-Approval	-

Set Limits

Max Purchase Price

\$800,000

Max Loan Amount

\$640,000

Conforming : \$647,200

Max LTV

80%

Max Total Monthly Payment

\$10,500

DTI: 43.97%

Max DTI

45%

Max Down Payment

\$250,000

☒ Always re-run Pricing & Eligibility for Scenario Qualification

☒ Allow Borrowers and Realtors to Edit Offer Address

Discard

Save

BN

TECH TOOLS

LOAN CENTER - UPDATES AT A GLANCE

Quickly see

- Notes and History
- Status of Disclosures, Appraisal and Other Milestones
- Contact Information for all parties

The screenshot displays the 'Loan-center' interface for Gonzalo Maturino. The top navigation bar includes tabs for 'Conversations | FFB Abilene' and 'Loan-center | Gonzalo Maturino'. Below the navigation bar, there's a section for 'Broker Connect: Task Management Success Stories Live!' with an 'RSVP' button. The main content area shows a list of tasks and notes, including a detailed note about the mortgage loan application for 308 West 5th Street Weatherford, Texas, 76086, which has been submitted to UWM Underwriting and the Appraisal - SFR 1004 has been ordered.

Milestone	Status
TRID	Complete
Lock Status	Not Locked
ITP Status	Signed
Appraisal	Assigned
HOI	Received
Title	Received
HOA Certs	Not Ordered
CD Status	Not Sent
Final Loan Docs	Not Requested
Funding Conditions	Not Needed
Funds to Close	Not Delivered
Funding Wire	Not Ordered

Name	Contact Info
Stephanie Gartman Loan Officer	stephanie@bnmortgagetc.com (817) 454-4134
Gina Stovall Processor	gina@snapprocessing.com (424) 527-1048
Patti Hale Real Estate Agent - Buyer	pattihale@msn.com (817) 694-7201
Mary Suratt Real Estate Agent - Seller	marysurattrealtor@gmail.com (817) 701-5053
Robert Torres HOI Agent	roberttorres1@allstate.com (972) 564-4001
Amanda Byrd Title Agent	closing@integritytl.com (817) 968-7905



TRAINING/SUPPORT

We stay connected through

- Bi-Weekly Zoom-Style Meetings
- Specialized help available from
 - Stephanie (by phone or by Zoom)
 - Account Executives
 - Additional Resources in the Google drive
- Awesome processing!!!!

BN

HIGHER PAY ON EACH LOAN

GREAT PAY AND NO CAPS!

We offer very competitive compensation, with no caps on individual loans.

- Most lenders have caps on the amount of money you can earn per loan - \$10,000 or even only \$5,000.
- Not at BN Mortgage!
We pop the top off of caps on individual loan commissions!





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QUESTIONS?

Reach out at 817-480-9259!



7/10/2025

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