REAL ESTATE FINANCE

BUILT AROUND CLARITY, STRATEGY & EXECUTION

Customized analysis, proactive communication and transaction tools for home buyers, homeowners and real estate professionals.

Denny Andrews

More than 30 years of mortgage and real estate finance experience.

Analysis Before Advice

Side-by-side scenarios, payment and closing-cost modeling, investment and refinance analysis.

Communication Built In

Reports, dashboards and transaction updates designed so every participant knows what comes next.

A Financing Partner - Not Just a Rate Quote

The strongest ideas from the original financing presentations still matter: analysis, choice, speed, process discipline and education.

Customized Financial Analysis

Borrower-specific spreadsheets and reports compare monthly payments, cash to close, loan structures and strategic tradeoffs.

Broad Program Access

A broker model creates the ability to evaluate multiple lenders and program structures instead of forcing every client into one box.

Process & Communication

From pre-approval through closing, the goal is a documented process with clear milestones, ownership and proactive updates.

Client Education

Reports and explanations are built so borrowers and advisors can actually understand the strategy - not just receive numbers.

Real Estate Professional Support

Offer-ready pre-approvals, property and seller financing tools, co-branded resources, listing support and transaction dashboards.

Problem Solving

Complex income, investment property scenarios, refinance decisions and non-standard transactions benefit from experience plus structured analysis.

The Analysis Advantage

The old spreadsheets were ahead of their time. Today the same philosophy is delivered faster, cleaner and in client-ready formats.

PURCHASE SCENARIO MATRIX

Scenario	A	B	C
Down Payment	20%	10%	5%
Monthly Housing	$3,410	$3,720	$3,980
Cash to Close	$136k	$73k	$43k
Reserves	High	Strong	Moderate
Best Fit	Lowest Pmt	Balance	Liquidity

Payment + Cash-to-Close Modeling

- Multiple price points
- Down-payment tradeoffs
- Taxes, insurance and MI

Refinance & Equity Strategy

- Rate/term vs. cash-out
- Break-even and payment impact
- Equity and reserve considerations

Investment Analysis

- Cash flow
- Cash-on-cash return
- Financing structure and sensitivity

Reports That Turn Market Noise Into Decisions

Clients and referral partners get concise, shareable material built around the decision in front of them.

Weekly Mortgage Rate Outlook

What is moving rates, what matters next, and how to think about locking.

Home Purchase Strategy

Price, payment, cash-to-close and loan-option comparisons.

Refinance Analysis

Payment, costs, equity use and break-even tradeoffs.

Economic & Bond Market Briefs

A practical explanation of market events without the jargon.

Homebuyer Reports

Educational resources that answer common purchase and financing questions.

Property / Offer Analysis

Comparable-sale context, financing scenarios and decision support.

The Transaction Command Center

A modern version of the original lead-to-post-closing process tracking: one source of truth for the borrower and the transaction team.

Pre-Approval → Offer / Contract → Processing → Underwriting → Conditions → Closing → Post-Close

Borrower Dashboard

- Milestones and next steps
- Document status
- Resource links
- Key contacts

Agent Dashboard

- Contract and financing milestones
- Pre-approval / approval status
- Closing coordination
- Resource desk

Processor / Internal View

- Conditions and tasks
- FHA / agency case tracking
- Document checklist
- Escalations and ownership

Experience Matters Most When the File Is Not Simple

Decades in mortgage and real estate finance create pattern recognition - especially when income, property or strategy does not fit a plain-vanilla scenario.

Complex Income

Self-employed borrowers, overtime/bonus analysis, multiple income streams and documentation strategy.

Investment Property

Purchase and refinance analysis, rental-property cash flow, leverage and portfolio considerations.

Equity & Refinance

Rate/term, cash-out, debt restructuring and strategic use of home equity.

Senior / Long-Term Planning

Financing decisions can be coordinated with broader household goals and advisor conversations.

Property-Specific Challenges

Condominium/project review, unusual properties and transaction-specific lender requirements.

Case-Driven Approach

The objective is not to force a product - it is to identify the financing structure that best fits the client’s situation.

Built to Make Real Estate Professionals Look Good

The financing side should strengthen the offer, reduce surprises and give agents useful material they can share with clients.

Pre-Approval On Demand
- Clear financing parameters
- Property-specific updates
- Fast revisions when offers change

Property & Seller Tools
- Payment/closing-cost sheets
- Seller net estimates
- Listing financing scenarios

Co-Branded Resources
- Buyer education
- Market / rate reports
- Homebuyer Resource Desk

Transaction Dashboards
- Buyer view
- Agent view
- Processor / milestone view

Training & Education
- Agent handouts
- AI / technology training
- Financing strategy sessions

Repeatable Follow-Up
- Resource links
- Post-close education
- Long-term homeowner reviews

A Better Client Experience Is a Business Strategy

Technology is valuable only when it makes the transaction clearer, faster and easier to manage.

1. **Understand**
   Goals, timeline, concerns and preferred communication.
2. **Analyze**
   Compare realistic financing structures and tradeoffs.
3. **Explain**
   Present the strategy in plain English with visuals and reports.
4. **Execute**
   Track milestones, conditions, documents and communication.
5. **Follow Through**
   Close cleanly and remain a resource after the transaction.

THE STANDARD

✓ No mystery around the numbers.

✓ No wondering what happens next.

✓ No generic one-size-fits-all analysis.

✓ No disconnect between lender, borrower and agent.

LET’S MAKE THE FINANCING SIDE
THE STRONGEST PART OF THE TRANSACTION.

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START WITH A FINANCING STRATEGY CONVERSATION