

# THE MONTANO HOMES & COLTEN PARTNERSHIP



## BRANT PHILLIPS

President

NMLS# 6122

(303) 909-0411

[bphillips@coltenmortgage.com](mailto:bphillips@coltenmortgage.com)

## SEE BELOW FOR OUR GREAT RATE PROGRAMS AND PROMOTIONS WE LEVERAGE FOR THE BENEFIT OF OUR BUYERS



### PREFERRED LENDER CREDIT

Receive applicable builder incentives when you choose Colten Mortgage as your lender.



### IN-HOUSE CREDIT SOLUTIONS

Colten has a complimentary in-house Credit Solutions department that helps applicants to qualify or increase credit scores to receive better rates and the best loan possible.



### NO FEE REFINANCE

Take advantage of any market improvements after closing with a free refinance! All lender fees are waived when you refinance up to 36 months after your original close date.



### VERSATILE PROGRAMS

We offer nationally competitive rates and multiple product solutions: Conventional, FHA, VA, Free Refinance, Non QM and Reverse to Purchase (HECM) mortgages just to name a few!



### PURCHASE WITH CASH

Our Home Simple program gives you the power of a cash offer, strengthening your market position and waving home sale contingencies. No exorbitant fees, just a flat fee of \$500.



### 100% ON TIME CLOSINGS

Colten closes on time or early, every time! Our partnership allows for an incredibly efficient closing, with constant communication throughout the new construction process for a seamless lending experience.



### OUR PROMISE TO YOU

At Colten, our customers are our top priority and we put that statement into action in everything we do.



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