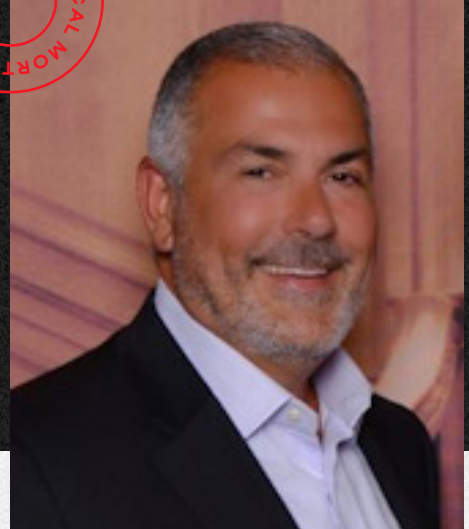




## A MORTGAGE LENDER YOU CAN Feel at Home With



My testament to success has been putting my clients first for **20 years**. My communication and transparency, coupled with our consumer-friendly technology, makes the application and closing process stress-free.

You can trust I will put you in the **RIGHT loan for your specific situation** along with the best interest rate available. I personally speak with all of my clients directly and NO client will be spoken to by a call

center or an assistant. You will receive a **personalized experience**, starting from preapproval. I offer Conventional loans, FHA loans, VA loans, USDA loans, Jumbo loans and Non-QM loans. I'll personally review your situation and customize a mortgage loan to fit your specific needs.

Your dream of homeownership can start today, so please contact me directly to receive the **care and dedication** you deserve for your mortgage.

**Michael Guthneck**  
BRANCH MANAGER



U.S. MARINE  
CORPS VETERAN

Scan to Visit  
My Website



Cell: 954.870.0594 | Office: 800.590.1404 | [mguthneck@premiermtg.com](mailto:mguthneck@premiermtg.com)

NMLS# 180867

NQM Funding, LLC (NMLS # 75597) dba - Premier Mortgage Associates; Villa Home Loans; Texas: Consumers wishing to file a complaint against a mortgage company or a licensed residential mortgage loan originator should complete and send a complaint form to the Texas department of savings and mortgage lending, 2601 North Lamar, Suite 201, Austin, Texas 78705. Complaint forms and instructions may be obtained from the department's website at [www.sml.texas.gov](http://www.sml.texas.gov). A toll-free consumer hotline is available at 1-877-276-5550. The department maintains a recovery fund to make payments of certain actual out-of-pocket damages sustained by borrowers caused by acts of licensed residential mortgage loan originators. A written application for reimbursement from the recovery fund must be filed with and investigated by the department prior to the payment of a claim. For more information about the recovery fund, please consult the department's website at [www.sml.texas.gov](http://www.sml.texas.gov) | [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)