



Why PARTNER WITH HIGHLANDS

At Highlands Residential Mortgage, we believe strong real estate partnerships are built on trust, access, and follow-through. For us, lending isn't transactional. It's personal, local, and relationship-driven.

When you work with Highlands, you gain:

Local Expertise You Can Count On

With local branches across the country Highlands Residential Mortgage understands local markets, expectations, and timelines that matter most to agents and buyers.

Direct Access, Real People

When you call, you reach one of us—not an automated system. Clear communication, quick answers, and proactive updates are part of how we do business.

Proven Experience Backed by Highlands

Highlands Residential Mortgage combines hands-on, local service with the strength of a nationally recognized lender known for reliability, speed, and consistency.

Flexible Loan Solutions

From first-time buyers to jumbo, renovation, and Non-QM scenarios, we offer a full suite of programs designed to help your buyers compete and win—without unnecessary friction.

Reliable, On-Time Closings

We know your reputation is tied to every closing. That's why we focus on upfront communication, clean files, and meeting deadlines—so transactions stay on track.

At the end of the day, our role is simple: Support your business, protect your clients, and help every transaction close smoothly.



Chris Fratta

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This is not a commitment to lend. Rates and terms are subject to change at any time. Not all borrowers will meet the requirements necessary to qualify. Rates and terms are subject to change based on market conditions and borrower eligibility. This offer is subject to verification of borrower qualifications, property evaluations and credit approval. NMLS # 134871 | Equal Housing Lender | 950 W. Bethany Drive, Suite 800 - Allen, TX 75013. www.nmlsconsumeraccess.org. Highlands Residential Mortgage, Ltd. NMLS ID# 134871 (www.nmlsconsumeraccess.org).