



Your Home. Your Terms. Your Tier 1 Experience.

FULL-SERVICE MORTGAGE BROKERAGE

OUR MISSION

Deliver elite service and results that exceed expectations — every borrower, every time.

WHO WE ARE

At Tier 1 Home Loans, we believe every borrower deserves transparency, speed, and personal attention. We're a full-service mortgage brokerage built on trust, communication, and performance — providing homebuyers, homeowners, and real estate partners with a Tier 1 experience from application to closing.

LOAN SOLUTIONS

- VA Loans** — Exclusive benefits for Veterans; no down payment, no PMI.
- VA IRRRL** — Streamline refinance; lower your rate, skip the full appraisal.
- FHA Loans** — Low down payments and flexible credit options.
- Conventional Loans** — Competitive rates and flexible terms.
- Down Payment Assistance** — Programs to help with upfront costs.
- Investment Loans** — Financing for investors and rental properties.
- Alternative Solutions** — For self-employed and unique income structures.
- Refinance Options** — Lower your rate, shorten your term, or access equity.



MEET THE TEAM



James Grandy

FOUNDER & PRINCIPAL MORTGAGE BROKER

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WHY CLIENTS CHOOSE TIER 1

⚡ Fast Pre-Approvals

Get qualified quickly and confidently so you can move fast.

👥 Dedicated Team

Work directly with your loan officer from start to finish.

💬 Transparent Communication

We keep you informed every step of the way — no surprises.

🏆 Expert Guidance

Professional, knowledgeable, and focused on your success.

🌐 Local Focus, Nationwide Reach

Licensed in multiple states to serve you wherever life takes you.

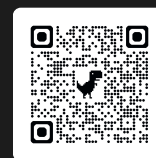
🏡 Real Estate Partners

We work closely with agents to ensure seamless closings.



Let's Get Started.

Tier1HomeLoans.com



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"For informational purposes only. This is not a commitment to lend or extend credit. Information and/or dates are subject to change without notice. All loans are subject to credit approval."

Tier1HomeLoans.com