

TOP 10 REASONS TO WORK WITH CHRIS

Choosing the right lender is a crucial piece of the puzzle when purchasing or refinancing a home. Contrary to popular belief, not all lenders are created equal. Before settling on the first lender you meet, do your homework, ask the hard questions, and make sure your lender has your best interests at heart.



HERE ARE 10 REASONS YOU SHOULD WORK WITH CHRIS HAUBER



Dedication to Education - Chris is well versed on the market and will provide continuous education on the current economy and the forecast of interest rates.



Mortgage Coach - He will continue to provide analysis with all of the options available to help you make the best decisions to meet your home financing goals.



Communication - He will return all calls, texts, and emails within 2 hours during business hours.



Non-Transactional - Chris genuinely cares about his clients. He provides no cost Annual Reviews to make sure he continuously adds value to help you reach your short and long-term goals.



No Cost Refinances for the Life - Chris will cover \$2100 of closing costs for each and every single refinance you want or need for your entire life.*



Cash-Like Offers - Chris can easily close in 2 weeks, with the shortest timeline being 8 days. All closings come with a guarantee's an on-time closing - \$1000/business day to buyer and seller.**



Fully Underwritten Approvals - Once you are pre-approved with Chris you are guaranteed to close! Really!



Advocacy - Chris will advocate for you and your loan with underwriters and listing agents - he is an exceptional communicator and campaigner for his clients.*



100% Guaranteed Approvals - Chris will guarantee your Approval for up to \$10,000 in Earnest Money*** and up to \$2500 for appraisal, inspection and any short-term moving expenses.*



Philanthropic - Chris & Zenith Home Loans are Featured Community Partners for the Boys and Girls Club of Denver and donate a portion of our earnings each year.

**Approval is subject to change without notice, subject to acceptable appraisal, title, and no material changes to applicant income, assets, or credit.

*The new loan termination deadline and On Time Closing Guarantee is subject to Zenith Home Loans LLC NMLS #1818094 staff agreeing to the deadlines set forth on the executed contract. Zenith Home Loans LLC NMLS #1818094 will notify all parties within three days of receiving said contract if the dates cannot be met, which will nullify this guarantee.

***For the earnest money, home inspection, appraisal and moving expense guarantee, your personal financial qualifications including but not limited to employment, income, assets, closing funds, credit scores and monthly debt obligations are required to stay the same or improve from the time we issued our Certified Pre-approval. You are also required to stay within your pre-approved loan parameters which includes but is not limited to maximum loan amount, maximum total monthly payment (PITI), maximum interest rate, interest rate market conditions, down payment requirements, mortgage insurance payment amount, HOA payment amount, and property insurance payment amount, and property tax payment amount.

Find out all the reasons you should work with Chris by getting pre-approved now!

Chris Hauber NMLS 395697 Mortgage Loan Originator

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Zenith Home Loans does Business in Accordance with Federal Fair Lending Laws. NMLS ID 1818094. CO: Mortgage Company Registration 1818094. Regulated by the CO Division of Real Estate. Zenith is not acting on behalf of or at the direction of the FHA/HUD or the Federal Government. This product or service has not been approved or endorsed by any governmental agency, and this offer is not being made by any agency of the government. Information, rates, and programs are subject to change without notice. All products are subject to credit and property approval. Not all products are available in all states or for all loan amounts. Other restrictions may apply. This is not an offer to enter into an agreement. Not all customers will qualify.

