

# MSF Lending Mortgage Solution Finders, Inc.

*We are changing the standards in  
the Mortgage Industry*




*About CEO:*  
**Sabina Gordeuk**

Sabina is an accomplished professional in the financial services industry, and a confident and authentic leader that applies the value of generous contribution in all spheres of her professional and personal life. She leads teams in her organization in the direction of offering up knowledge, expertise and kindness while driving this action forward as a cultural mainstay.



This spurs the teams to help clients of MSF Lending - Mortgage Solution Finders, Inc. reach their goals whether that be a first-time home purchase, obtaining an investment property, or funding a big commercial investment project, while implementing the most comprehensive overview of their financial situation that is matched with their personal goals.

Sabina is especially well known and recognized among clients, business partners and other Mortgage Industry professionals for her expertise and finding solutions in challenging loan situations. As she likes to express it: “Every loan story has its protagonists and a problem to solve. I like to co-create the stories and contribute to their happy ending. It is particularly rewarding to help clients who thought that they do not qualify for a mortgage.”



Naturally, finding solutions and improving her clients' overall financial wellbeing became a brand of Sabina Gordeuk and lead to the eventual niche specialties of MSF Lending - Mortgage Solution Finders, Inc. - being "Outside-of-the-Box" Programs and Well-Rounded-Solutions for Borrowers.

## WHO IS MSF LENDING ?

We are a Team of well versed and highly trained Professionals with extensive experience in

- Mortgage Banking
- Financial Planning
- Tax Planning
- Real Estate

# OUR “WHY”



We recognized that the Mortgage Industry was going into direction of “automating” the service while leaving the Borrowers without proper guidance.

The essence of our existence is to bring the Mortgage Industry standards of serving clients to the level of financial planning sophistication and selfless service.

# OUR “WHY”



WE DO NOT COMPETE AGAINST ANY PEERS IN  
THE INDUSTRY, BUT RATHER FOCUS ON OUR  
SELF-IMPROVEMENT

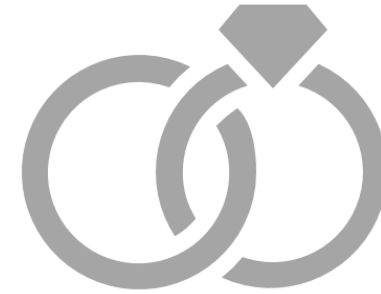


OUR ONLY COMPETITION TODAY  
IS A BETTER MSF LENDING  
OF TOMORROW

# OUR VISION



WE VISUALISE SERVING OUR MORTGAGE INDUSTRY CLIENTS BY HIGHLY TRAINED CERTIFIED MORTGAGE ADVISORS WITH OUR CLIENTS' INTEREST AT THEIR HEARTS



OUR ACCESS TO HIGHLY COMPETITIVE INTEREST RATES, A WIDE VARIETY OF MORTGAGE SOLUTIONS AND A "WHITE GLOVE" CUSTOMER SERVICE ARE HELPING YOUR SUCCESS



# How We Impact the Market of Today?

We Offer a 3-2-1 Interest Rate Buy-Down Program combined with \$2,500 Closing Cost – helping Qualified Borrowers enjoy a lower PITI during the first 3 years



We Offer a LINK Program that revolutionizes ITIN Clients' Borrowing at FHA Approval Terms



We help Borrowers that do not have 2 years of Self-Employment (only 1 Year Tax Return and 3 months Business Bank Statements for Cash Flow Verification), 1 day after Bankruptcy or Foreclosure, 580 Credit Score, Deferred Student Loans' – Not Included in DTI, Tax Liens Amortized over 240 Months



# OUR FOCUS IN 2022

Obtain Lower  
Rate

To help Borrowers obtain home financing with lower rates than the Market Rate

Serve the  
“Underserved”  
Borrowers

For the first time in history – ITIN Borrowers can buy homes with 3.5% Down Payment

Outperform  
the Rental  
Market

Outperform the Rental Market and promote Home Ownership

# OUR FOCUS IN 2023

Develop Teams  
of Mortgage  
Advisors

To help our Team Members become Certified Mortgage Advisors and serve honorably

Continue to  
find Niches of  
the Markets  
that Pursue  
Real Estate

Focus on Real Estate Investors in the areas of the Country where Investing is still attractive

Outperform the  
Rental Market

Outperform the Rental Market and continue to promote Home Ownership as a better housing solution

## How will our Programs help your Business?

- 1. By helping Sellers sell their properties, helping Buyers enjoy a lower mortgage payment with a Buy-Down Option and helping your Realtors create more sales
- 2. By creating new sales opportunities via LINK Program that helps Borrowers move into their future homes with much easier qualifying terms than the classic Programs would permit.
- 3. By creating opportunities for others – you create opportunities for yourself and build a reputation of a true Mortgage Advisor

# What Programs do we help our Clients with

1

FHA, VA, USDA  
with as low as  
580 Credit  
Score

2

Down-Payment  
Assistance  
Loans: 3.5%  
Second Lien or  
Forgivable

3

Conventional Home  
Ready  
Home Possible  
Renovation Loans  
Construction Loans  
Reverse Mortgage

4

Jumbo Loans up to  
90% LTV and no MI  
Jumbo One-Close  
Construction Loans  
Jumbo ARM

# Our Non-QM, SBA and Commercial Loans

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## Non-QM Loans

- \*DSCR Investor Loan
- \*Bank Statement
- \*ITIN
- \*Foreign National

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## Non-QM Loans

- \*Multi-Unit Properties (up to 24 Units)
- \*Mixed Use
- \*Fix-and-Flip Loans

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## SBA Business Loans

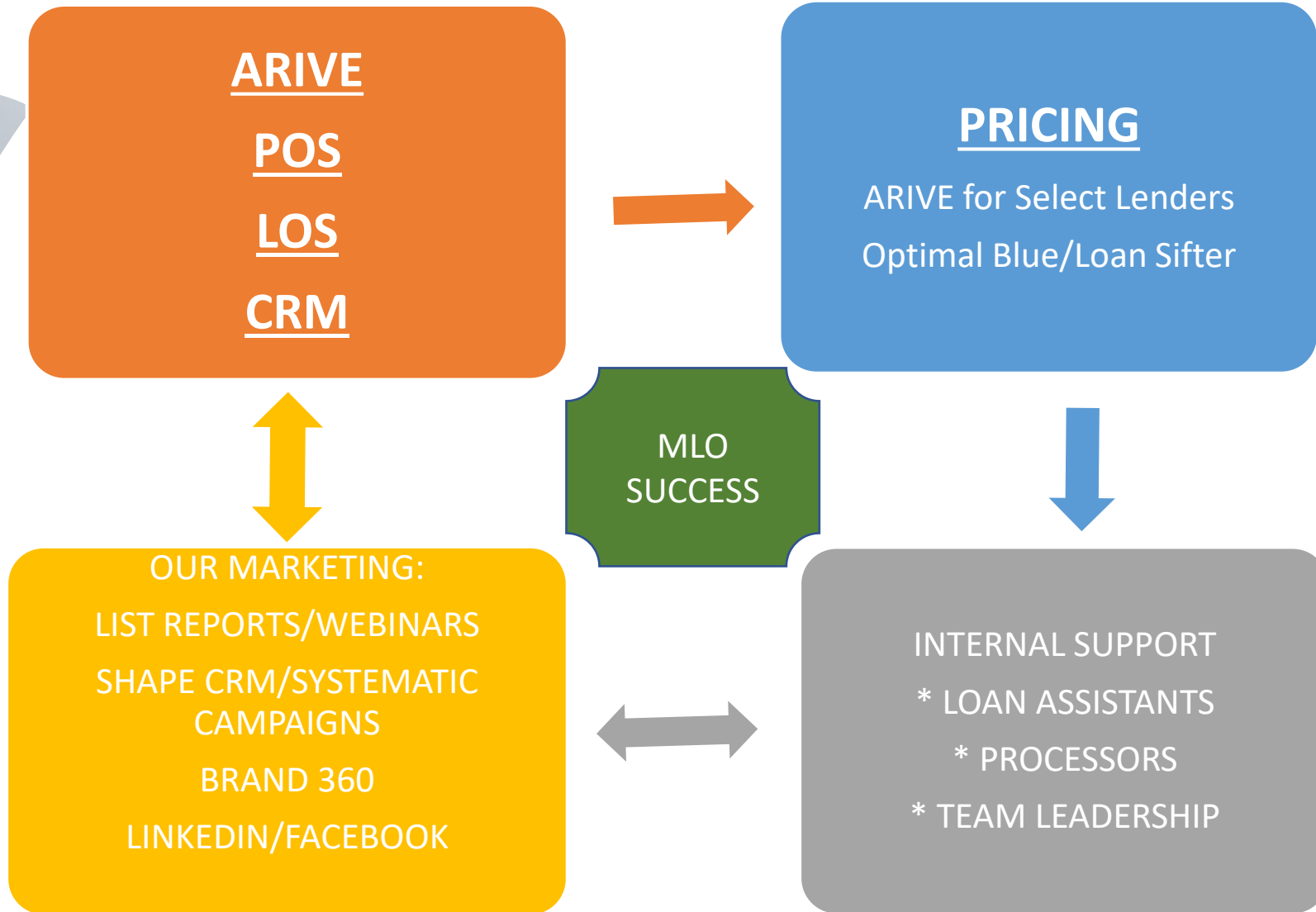
- Up to 90% LTV for Owner-Occupied Business
- USDA Business and Industrial Financing

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## Commercial Loans

- \*Office Buildings
- \*Warehouses
- \*Multi-Unit Residential
- \*Hotels, Motels
- \*Construction Commercial Loans

# Our Process, Systems & Marketing



# OUR COMPENSATION AND BENEFITS

We have a Commission Based Compensation that is the top of line in the Mortgage Industry



Our Team Leads receive Overrides of the Team's Gross Volume



We offer a Health Insurance and a 401 K Plan





## Why would You join our Team

1. You would advance your career by becoming a Certified Mortgage Advisor and a Team Lead
2. You would enjoy a Top-of-the Line Income Opportunity
3. You would be coached and trained by experienced Business and Industry coaches
4. You would be proud to serve your clients with a wide variety of Programs and super-competitive rates
5. Our Support Team would help you feel “at home” with us and make your loan approval a breeze with submission-to-close within 2 weeks.

# HOW WE CONNECT WITH YOU

We have a Designated Line for you at: 1-877-770-5674 X1

Our Designated Department for you: Human Resources

Reach out to us: [hr@msflendinginc.com](mailto:hr@msflendinginc.com)

Our website: [www.msflendinginc.com](http://www.msflendinginc.com)

<https://www.nmlsconsumeraccess.org>

- MSF Lending – Mortgage Solution Finders, Inc. is licensed in the States of Florida, Maryland and Virginia

