



Purchasing a new home is an exciting event, but intricate and often filled with challenges from contract to settlement. Our goal is to help you navigate the complexities with minimal disruption. We encourage you to let us manage the details associated with financing your new home so that you can focus on decisions associated with the building process. We strive to ensure your mortgage and settlement process is every bit as satisfying as the construction of your new home.

Why Choose Pike Creek Mortgage Services?

- **Experience**

Pike Creek Mortgage has provided lending services to our clients for over 20 years. We are a licensed mortgage lender with the Pennsylvania Department of Banking, the Delaware State Banking Commission, the State of Maryland and the State of New Jersey. We provide personal services and products that surpass any bank or lending institution. Our loan officers have the experience and knowledge to help you understand your options and make the right choice.

- **Communication**

We maintain constant communication with Ryland Homes' production and sales departments, holding joint meetings to exchange information. This allows everyone to have the latest details on the building process and ensures consistency as it relates to your specific home. We understand the significant costs and frustration for the customer involved with missing a settlement date.

- **Integrated Process**

Through our relationship with Ryland Homes, we have incorporated the latest technology to help us achieve faster turnaround times and more fluid information sharing. This results in a more efficient process. We are intensely focused on ensuring your loan is ready to close the day your home is complete. Our competition is primarily focused on increasing their volume of loan activity.

- **Flexibility**

We offer customers a variety of financing programs as well as an effective credit enhancement program. Unlike most banks and credit unions, Pike Creek Mortgage is not limited to rates or programs from a single source. We work with many local and national lenders to find the best and most competitive products for our clients. Pike Creek Mortgage focuses on fully documented loan decisions that you can count on while your home is under construction.

- **Continuity**

Pike Creek Mortgage provides a dedicated mortgage consultant to Ryland Homes who is committed to providing the highest level of service. This strengthens the relationship between all parties and ensures we maintain our focus. Our expertise and in-depth understanding of new construction comes from years of experience handling thousands of diverse settlements.

- **Incentives**

Our established relationship with Ryland Homes, along with our experience with other new construction projects, allows us to leverage numerous resources to help close your loans more efficiently. With that in mind, we are able to extend a variety of incentives to our clients that may not be available through other lenders.

We have a long and successful history helping our clients with perhaps the most significant financial and emotional investment of their lives, purchasing a new home. Nothing is more important to us than knowing each client would recommend our services to family or friends. We welcome the opportunity to assist you.

The Pike Creek Mortgage Team