



KAMILI ALLEN SAMMS

Certified Mortgage Planner

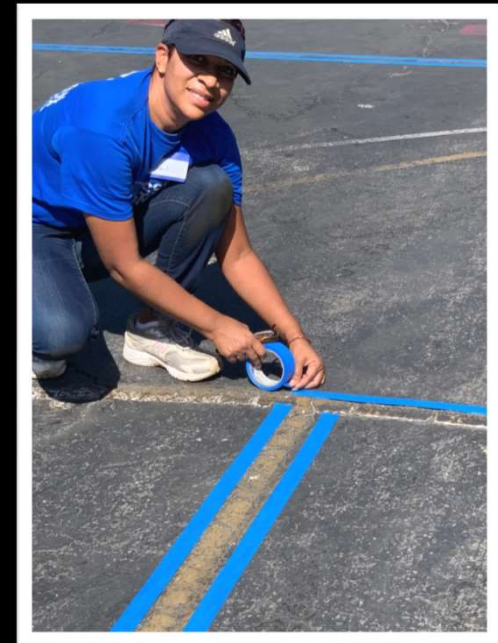
WHO AM I?



Family



Professional



Volunteer

WHAT I DO





If you can afford to rent...

Some say mortgage loans are impossible to obtain without perfect credit and 20 percent down.

Want the truth? Read on, and we'll cite the 3 basic factors for qualifying for a home loan.

1. Income

If you have a job or steady source of income, you're off to a great start. If you're already able to pay your rent on time each month, this could actually be easier than you might think.

2. Assets

You rarely need a 20 percent down payment in order to qualify for a mortgage. In reality there are many programs that will work with 5 percent, 3.5 percent, and in some cases, even 0 percent down. And closing cost can sometimes be paid by lenders, sellers

or come from gifts of grants. So if you think you're out of luck just because you don't have tons of cash, no worries. Chances are still good there's a solution that may work.

3 Credit

If you pay your bills on time, it's likely your credit is in good shape. If you have had a major credit event, and they occurred two, three or more years ago, you may still have flexible loan options, such as a FHA (Federal Housing Administration) or a Fresh Start mortgage. Requirements vary, so consult with your loan officer to learn if you may be eligible.

That's it.

These three items are the fundamentals of mortgage lending. Exceptions will exist, but don't be fooled into thinking the process is impossible.

Call today - we'll be happy to help!



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HOW DID I GET HERE?



BORN IN OAKLAND





GRADUATED FROM BERKELEY HIGH SCHOOL

Home of the Yellow Jackets

ATTENDED
HOWARD
UNIVERSITY



CONCERT TALENT COORDINATOR





HAD A FAMILY
AND
NEEDED A NEW CAREER

FORECLOSURE CRISIS OF 2009





REINVENTING MYSELF WHO DO I WANT TO BECOME?

1. Board member of a trade organization
2. Philanthropist
3. Top mortgage planner internationally
4. Veteran loan community leader
5. Hire family and friends
6. Business owner
7. Build financial wealth for my immediate and extended family
8. Mentor and role model
9. Internationally recognized as a successful business woman and major donor.

IMAGINE THE INVISIBLE




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6 views • 8 months ago



Why Work with a Certified Mortgage Planning...
27 views • 8 months ago



My Personal Approach
14 views • 8 months ago



Introduction Video
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FIRST TIME HOME BUYERS



TOPICS

- Seven risks that you should consider before buying a home
- Five questions that you should ask and why
- Three strategies to consider when you budget for a house

Get your questions answered for free and with no hassle.



KAMILI SAMMS

LOAN CONSULTANT
CALIBER HOMES LOANS



SATURDAY

**NOVEMBER 9, 2019
10 AM - 12 PM**

**8915 S. SEPULVEDA BLVD.
LOS ANGELES, CA 90045**

{ Refreshments Served }



PACIFIC PLAYA
REALTY

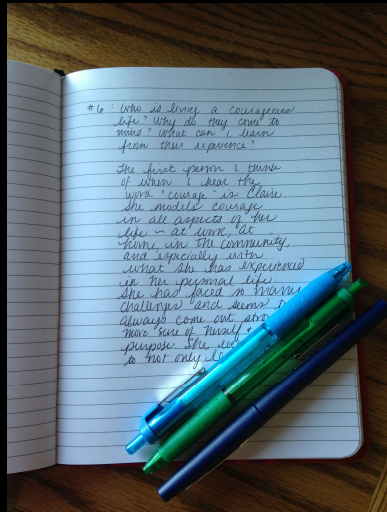
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THE POWER OF JOURNALING



Write down the person you imagine yourself to be in 5 years, 10 years, 20 years, and at retirement.

What are the top accomplishments you want to achieve in your life?

Where will you live?

Will you have a family?

Will you travel?

Will you own a home?

Will you own your own business or be the president of the company where you work?

HOW TO BECOME A LOAN OFFICER

No Degree Needed!

Mortgage loan officers need a mortgage loan originator license, which requires passing an exam, at least 20 hours of coursework and background and credit checks. \$500

Licensing Fees

Nationwide Mortgage Licensing System (NMLS) certifies our licensing and costs \$330 to obtain.

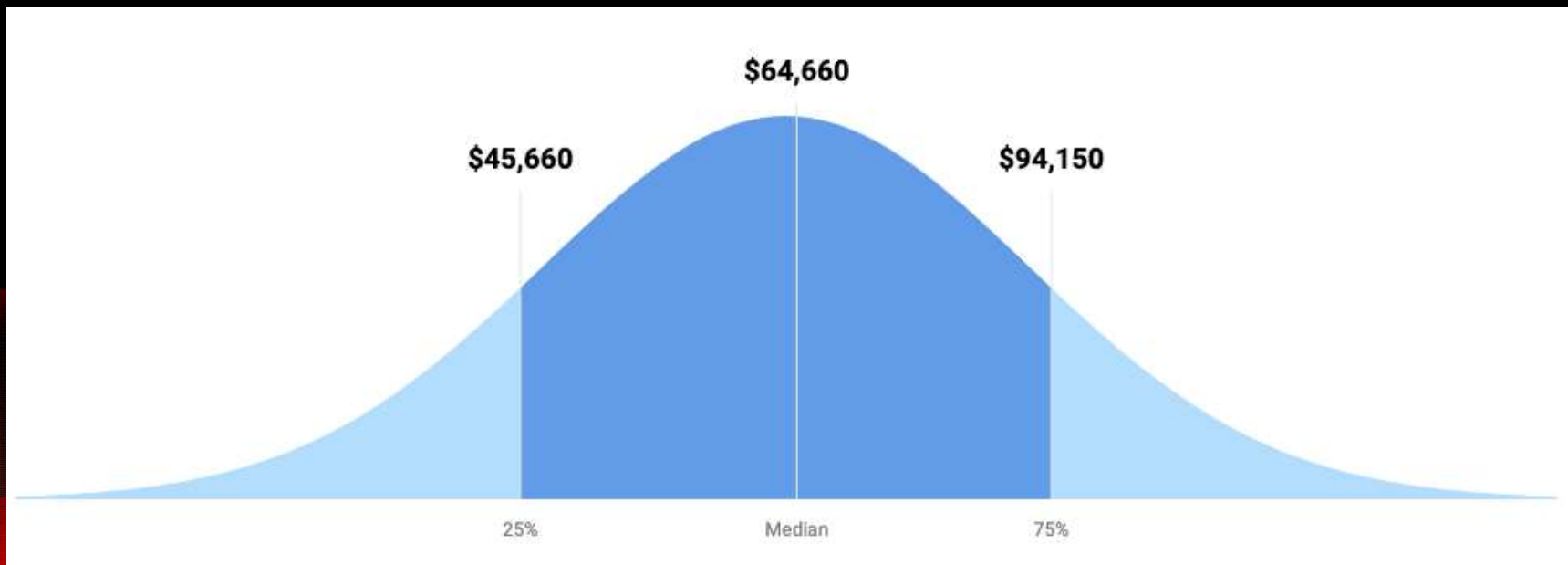
Train With A Mentor

Begin as a processing assistant or at a bank for on the job training. Learn how top producers have made it to the top.

It starts with the basics: meeting referral partners – real estate agents, attorneys, financial planners, accountants, and business owners.

HOW MUCH CAN YOU EARN?

Loan Officers made a median salary of \$64,660 in 2017. The best-paid 25 percent made \$94,150 that year, while the lowest-paid 25 percent made \$45,660.



SIMPLE MATH

Average Loan
Amount

\$450,000

Commission

$\times 1\% = \$4,500$

Annual Earnings

$10 \times \$4,500 = \$45,000$

$\$45,000 \times 12 = \$540,000$

Thank you!



Kamili Allen Samms
ZenLender.Mortgage



LET US GUIDE YOU HOME

