SHANE YOUR MORTGAGE GUY · OPEN HOUSE RESOURCE CENTER

Co-Branded Educational Flyer

An educational handout with room for a Realtor's approved brokerage identity and Shane's loan-officer information.



Shane Thomas, Senior Loan Officer I Ease Mortgage · NMLS #444451 · Company NMLS #2273319

Last reviewed November 10, 2026

A note you can leave on the table

Touring a home is the first step. Understanding how a purchase can be financed is the next one. This flyer is educational. It does not quote a rate, a payment, or a down-payment amount for a particular property, and it is not a preapproval.

Many buyers put down less than 20%. Some loan programs allow lower down payments, and some eligible VA and USDA buyers may finance without a down payment. Seller credits, when they are eligible and written into the purchase agreement, may help with certain closing costs. None of that is automatic, and not all buyers qualify.

If you would like to talk through your situation, reach out to the people listed here. For current, verified terms or a payment illustration, that conversation has to happen with a licensed loan officer and, when advertising is involved, with compliant review.

Qualifying language. Not all buyers qualify. Eligibility is subject to credit, property, occupancy, and program guidelines, including lender overlays. Mortgage insurance may apply. Terms are subject to change. This flyer is educational and is not a commitment to lend, a preapproval, an approval, a rate quote, or a Loan Estimate.

Your Realtor

[Realtor Name]
[Brokerage Name]
[Brokerage Phone or Street Address]
[Agent Phone] · [Agent Email]
[License number, if shown]

When this flyer is used as real estate advertising in Michigan, the employing broker's licensed business name must appear, along with the broker's telephone number or street address, and the brokerage name must be in equal or greater type size than the salesperson or associate broker name (MCL 339.2512e). A logo alone is not enough. Your brokerage must approve the final piece.

Your loan officer

Shane Thomas
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These resources are free. They are not conditioned on referring any business to Shane. Co-marketing and shared printing or advertising costs must follow RESPA Section 8 (12 CFR 1024.14) and brokerage and lender policies. Ease Mortgage marketing approval may also be required before this flyer is used.



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Equal Housing Opportunity

Educational resource only; not a loan offer, rate quote, rate lock, Loan Estimate, preapproval, approval, or commitment to lend, and not tax, legal, or commission advice. Actual eligibility, pricing, and terms depend on the buyer, the property, the loan program, investor or agency guidelines, lender overlays, and underwriting. Licensed in Michigan and Indiana. Equal Housing Opportunity. Last reviewed November 10, 2026. nmlsconsumeraccess.org