

MORTGAGE Q&A GUIDE

20 real questions from Capital Region homebuyers and homeowners, answered in plain English.

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Questions in this guide

These are the questions people actually ask me, with the answers I give them. Every situation is different, so treat this as a starting point and call or text me with yours.

01 Who is Brian Marchand?

Brian Marchand is a Senior Loan Consultant at New American Funding (NMLS #481563) serving Albany and New York's Capital Region. He specializes in FHA, VA, USDA, SONYMA, DSCR, bank-statement and renovation financing, and in files other lenders have already turned down.

02 What areas does Brian serve?

Eleven counties: Albany, Saratoga, Rensselaer, Schenectady, Warren, Washington, Columbia, Montgomery, Fulton, Greene and Schoharie. The town-by-town list is on the Areas Served page. He is licensed across all of New York State.

03 What loan programs does Brian offer?

Conventional, FHA, VA, USDA, SONYMA with down payment assistance, jumbo, renovation, new construction, land, reverse, HELOC, and the full Non-QM shelf including bank-statement, DSCR, asset-depletion, ITIN and foreign national.

04 Does Brian help borrowers turned down by other lenders?

Yes, and it is a large share of the business. A no from a lender usually means that lender ran out of programs, not that the file cannot be done. Bring the denial and we will look at what else fits.

05 How do I contact Brian Marchand?

Call or text 518-396-7392, email brian.marchand@naf.com, or book a time directly on his calendar. Nights and weekends included: homes and offers do not wait for business hours.

06 Does a call with Brian Marchand cost anything or affect my credit?

No. The call is free, there is no credit pull, and there is no application or obligation. It is a conversation about your goal and your realistic next step.

07 Which type of call should I book?

Book "Chat with Brian" if you are early and want a straight answer. Book "I'd like to get pre-qualified" if you are ready to run real numbers on income, credit and down payment. Book "My offer was accepted" if you are under contract and need to move now. Book "Refinance my home" if you already own and want to lower a payment, pull cash out, or drop mortgage insurance.

08 How soon can I get on Brian's calendar?

Usually same day or next day. If nothing open works for you, call or text 518-396-7392 and we will find a time.

09 What should I have ready for the call?

Nothing is required. If you have it handy, a rough idea of your income, any known credit issues, and what you have available for a down payment makes the conversation faster and more specific.

10 Can I talk to Brian instead of booking online?

Yes. Call or text 518-396-7392, or email brian.marchand@naf.com. Booking online just saves the phone tag.

11 Do you have a local office near Latham?

Yes, and it's close - 18 Computer Dr E, Suite 103 in Albany, right in the Latham and Colonie area. You get a local lender you can actually meet, call or text, not a queue.

12 How long has Brian been doing this?

Since 1993 in New York real estate and lending, first as a Realtor and now as a Senior Loan Consultant with New American Funding. NMLS #481563, licensed across New York State.

13 How many homes has Brian actually been part of?

Over 1,000 homes sold as a Realtor before moving to the mortgage side, and thousands of transactions in New York real estate since 1993. From the Realtor side of the table The number matters less than the pattern recognition it buys. When something unusual shows up in your file, odds are good I have seen it before and know which door to knock on.

14 Will I actually talk to Brian, or get handed to a team?

You talk to me. There is a team behind the file doing processing and underwriting coordination, that is how loans close on time, but your questions come to me and my answers come from me.

15 Who does Brian typically work with?

First-time buyers, self-employed borrowers, investors, veterans, retirees, buyers with credit to repair, people who were told no somewhere else, and Realtors who need a lender who answers. If your file is unusual, you are the normal client here.

16 Can Brian help me buy outside the Capital Region?

Yes. The focus is the eleven counties around Albany, but licensing covers all of New York State. I have closed loans well outside my back yard.

17 What makes Brian's approach different?

Three things: I sold homes for a living before I financed them, I carry a much wider shelf of programs than a bank branch, and I answer my phone on nights and weekends. The rest is just doing what I said I would do.

18 What should I expect when I call?

A conversation, not an interrogation. You tell me the goal, I ask a handful of questions, and you leave the call knowing your realistic next step. No credit pull unless you ask for one, and no pitch.

19 Can I talk to Brian before filling out an application?

Please do. That is the right order. Call or text 518-396-7392, or book fifteen minutes. The application comes later, if and when it makes sense.

20 Is Brian licensed, and where can I check?

Yes: Brian Marchand, NMLS #481563, with New American Funding. Look up any loan officer you are considering on the NMLS Consumer Access site before you hand them your documents. Everyone should do this and almost nobody does. Source: NMLS Consumer Access

Call or text me. I answer my own phone, and I'll tell you straight whether it works and what it costs, before anyone pulls your credit.

Brian Marchand

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