



BS REALTY LLC

RESIDENTIAL & COMMERCIAL MORTGAGE



MORTGAGE SERVICES CATALOG

RESIDENTIAL

COMMERCIAL

REFINANCE

PRE-APPROVAL



RESIDENTIAL



COMMERCIAL



INVESTMENT



PRE-APPROVAL

● WHO WE ARE

About BS Realty LLC

At BS Realty LLC, we provide a comprehensive, one-stop solution for all real estate and financial needs. We simplify the real estate mortgage process by offering end-to-end financing solutions for both residential and commercial clients.

Whether you are purchasing your first home, refinancing, or investing in commercial property, we guide you through every step — from pre-approval to closing — with clarity and confidence.

● STEP-BY-STEP GUIDE

Mortgage Process — How It Works

1

Initial Consultation & Pre-Qualification

- Understand your financial situation and credit profile
- Identify your investment or homeownership goals
- Build a customized mortgage strategy

2

Pre-Approval

- Evaluate income, credit score, and debt-to-income ratio
- Determine loan eligibility and maximum purchase price

3

Purchase Loan Programs

- Identify optimal interest rate and suitable loan structure
- Match you with the best-fit program (FHA, VA, Conventional, etc.)

4

Loan Application & Documentation

- Complete loan file ready for underwriting
- We collect and organize all required documents

5

Underwriting & Approval

- Lender reviews financials and property details
- Conditional or final loan approval decision issued









6

Closing

- Final signing and fund disbursement
- Ownership transfer and loan finalized







● RESIDENTIAL

Residential Loan Programs

 Conventional Loans	 FHA Loans
 VA Loans	 USDA Loans
 Jumbo Loans	 DSCR Loans
 Rate-and-Term Refinance	 Cash-out Refinance

● COMMERCIAL

Commercial Loan Programs

 Commercial Term Loans	 SBA Loans
 Bridge Loans	 Construction Loans
 Clear-to-Close Mgmt	 Post-Closing Support






● REQUIRED DOCUMENTS

Documents Checklist

- ✓ Government-issued ID
- ✓ Proof of Income (pay stubs, W-2s, or tax returns)
- ✓ Bank Statements
- ✓ Credit History
- ✓ Employment Verification
- ✓ For Commercial Loans:
 - ✓ Business financial statements
 - ✓ Profit & loss statements
 - ✓ Rent roll (if applicable)

● ADD-ON SERVICES

Additional Services

-  Property Buying & Listing Services
-  Mortgage Insurance Options
-  Homeowner's Insurance Quotes
-  Credit Monitoring Guidance
-  Financial Planning Referrals

Ready to get started?

We guide you from pre-approval to closing.

SCHEDULE A CONSULTATION

GET PRE-APPROVED

EXPLORE LOAN OPTIONS