

# Welcome

## Thomas A. Ryles Jr.

Associate Broker

ABR, AHWD, CDPE, CIAS, CRS, GRI, SFR, WHC

Licensed Real Estate Broker - #587658

Licensed Insurance Producer - #2101025

Licensed Title Insurance Producer – Candidate

Notary Public

## Kemp & Associates

Daryl Kemp, Broker

A group of approximately 20 business professionals, including men and women in suits, are seated around a large, dark, oval conference table in a formal meeting room. The room features large windows with dark frames and a patterned carpet. The image is overlaid with a semi-transparent white filter.

# **NAME THAT REAL ESTATE PROFESSIONAL GAME**



# **NAME THAT PROFESSIONAL**

**This person is licensed by the state to own and operate a real estate agency**

**Real Estate Broker**

A group of people in a meeting room sitting around a large conference table. The room is dimly lit, with light coming from windows in the background. The people are dressed in business attire. The text is overlaid on the image.

**NAME THAT PROFESSIONAL**

**Provides the home loan**

**Lender**



## **NAME THAT PROFESSIONAL**

**Conducts initial interview, completes the loan application for borrower, responsible for the loan from application through closing**

**Loan Originator**

A group of business professionals in a meeting room. The image is faded and serves as a background for the text. The professionals are seated around a large table, engaged in a meeting. The room has large windows and a chandelier.

# **NAME THAT PROFESSIONAL**

**Verifies all pertinent information  
contained in the application and  
orders the property appraisal**

**Loan Processor**



# **NAME THAT PROFESSIONAL**

**Assesses risk and makes the final decision to accept or reject the loan based on the lender's risk criteria**

**Underwriter**

**NAME THAT PROFESSIONAL**

**Covers the lender's loss if a borrower cannot make the mortgage payments**

**Mortgage Insurer**



A group of people in a meeting room, with text overlaid on the image.

**NAME THAT PROFESSIONAL**

**Checks the structure and mechanical parts of a property and prepares a written report describing major problems**

**Home Inspector**

A group of people in business attire are seated around a large, curved conference table in a meeting room. The room has large windows and a chandelier. The text is overlaid on this image.

**NAME THAT PROFESSIONAL**

**Determines the fair market value of a  
property**

**Appraiser**

## **NAME THAT PROFESSIONAL**

**Researches the history of a home's previous owner's through public records and provides a title report, or abstract, of the chain of title**

**Title Insurance Officer**

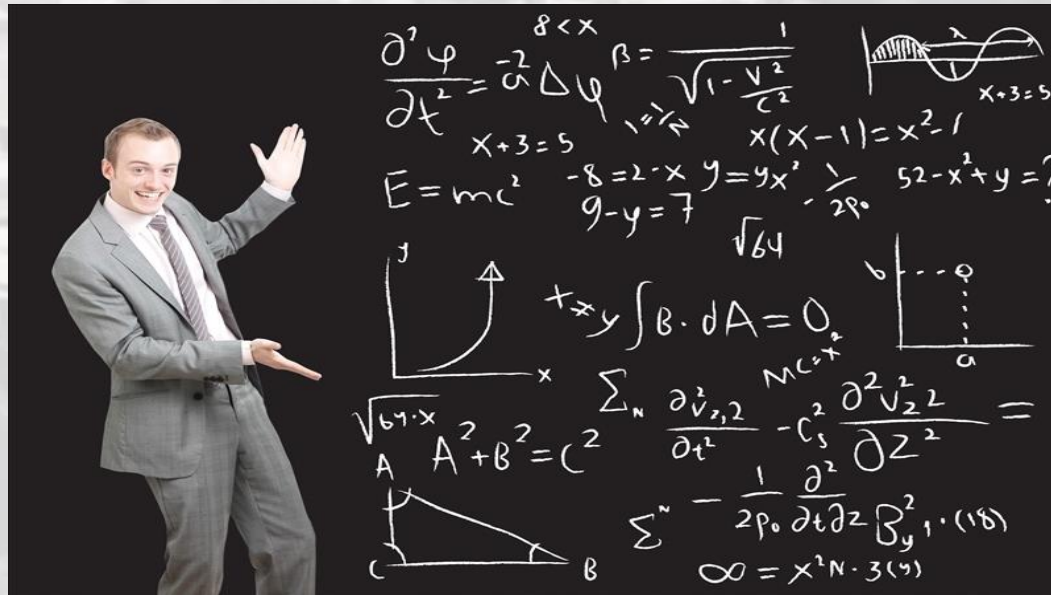
A group of people in a meeting room, seated around a large conference table. The room has large windows and a chandelier. The image is faded to serve as a background for the text.

**NAME THAT PROFESSIONAL**

**Checks the boundaries of property**

**Surveyor**

# DO THE MATH I'M YOUR REAL ESTATE CONSULTANT



# COPY OF SLIDES?



[thomasrylesjr@gmail.com](mailto:thomasrylesjr@gmail.com)



# WEBSITE



[www.thomasrylesjr.com](http://www.thomasrylesjr.com)

A group of approximately 20 people, mostly men in business suits, are seated around a large, dark wooden conference table in a formal meeting room. The room has large windows and ornate architectural details. The image is faded to serve as a background for the text.

# **TEXT ME WITH**

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