

WELCOME HOME

with



About Us

Welcome! I'm Derek Harman, and I'm so glad you're here. My mission is simple: to help you build wealth through smart homeownership—and make the process as smooth and stress-free as possible. I take a big-picture approach to your mortgage, making sure it aligns with both your financial goals and your lifestyle. With years of experience and hundreds of happy clients, I've fine-tuned a process that's clear, efficient, and built around you. You'll always know where things stand, and I'll make sure we get to the closing table on time with the terms we discussed. I'm here for the journey—and I'm honored to be on it with you.

- Fast turn times to meet your contingency dates
- Proactive status updates
- End to end control over the whole process
- Local ownership and accountability
- A commitment to a great home buying experience
- Surprise tools and gifts along the way to make your journey special
- A highly experienced, professional team with 5 star reviews



Derek Harman

Senior Mortgage Advisor
NMLS #882287

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www.theyiteam.com/applywithderek

4 BIG REASONS HOMEBUYERS CHOOSE HARMAN TEAM

When it comes to your loan experience, how does
Derek Harman's mortgage team measure up?



GIVING BACK, TOGETHER

Each year, I proudly support the Leukemia & Lymphoma Society and the American Cancer Society—two causes that mean a lot to me. When you work with me, you're not just getting a home loan; you're joining a community that believes in giving back and making a real impact.



COMMUNICATION IS OUR THING

You'll hear from us regularly and so will your real estate agent. We believe that great relationships and communication are the key to success.



WE CLOSE FASTER

All that communication means that everyone is on the same page. We work with a "perfect loan process" which means your loan closes fast, smoothly and on time.



OUR CLIENTS ARE BUILDING THEIR WEALTH

We use our years of experience to help clients reach their financial goals and build their wealth with a well planned mortgage.



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MEET OUR TEAM

You have a talented team of mortgage specialist who are in your corner!
Take a look behind the scenes and see how your mortgage will come to life.



DEREK HARMAN
Senior Mortgage Advisor
NMLS #882287

You've probably already talked to Derek. He is the quarterback of the team. Once he has structured your loan to accomplish your goals, the teamwork begins.



KELLIE HODGES
Brand Manager

Kellie makes sure you are the first to hear about fun events, learn about the unique experience you'll find at Harman Team.



CHRISTA FITCH

Production Partner

You'll hear from Christa as soon as you complete your application. She will work with you, and everyone involved in your loan process, to ensure a smooth process until the very end. Christa reviews everything with a fine-tooth comb and treats every loan as if it were her own!



ALICIA NEWBERRY

Senior Loan Processor

Alicia takes all the information that's been collected and analyzes it so it can be presented in the best way possible to the underwriters. You probably won't hear from Alicia directly, but just know that you need her on your team. She's gonna make you look good!



UNDERWRITING

All of your documents and information are reviewed by the underwriters who approve your loan. This is who we've been trying to impress with your great assets and impressive income!



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MORE THAN MORTGAGES

We're way more than just the financing you need to make homeownership possible! Don't be surprised to hear about these services and perks that come with your home loan.



LIFETIME LOAN SERVICES

We believe that every mortgage is the beginning of a beautiful 30 year relationship. We'll keep an eye on your home loan and make sure to contact you when we see that you can save some money.



HOMEBOY

Every month Homeboy will drop into your inbox with an update on the equity you've built in your home. Keep track of the wealth you're building!



Follow Us On Social



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WHAT OUR CLIENTS SAY ABOUT DEREK HARMAN



We strive for 5 Star service with every client and referral partner. Here's what people are saying about us.

"Derek and his team are absolute rockstars and true partners! This is the second time I've bought a home with them and there was no thought to consider anyone else. The team is absolutely amazing to work with!"

Kelsey J



"I have only great things about Derek Harman and his team! Over the last 10 years, I have worked with Derek on three successful transactions. He has consistently exceeded my expectations. His colleague Christa Fitch worked on my latest transaction, and from start to finish, she provided exceptional customer service, ensuring I was informed and comfortable throughout the entire process."

Cindy R



"Derek, Christa, and The Harman Team were absolutely phenomenal! From day one, Derek was incredibly thorough, running numbers on every home we considered and making sure we fully understood our options—never pressuring us, just providing expert guidance."

Marcus F



"We recently purchased our first home, and I couldn't be happier with the service I received from Derek and his team! From the very beginning, him and his team were incredibly knowledgeable and supportive."

Christine A

Read More Testimonials

"Great professionalism, care for the client, and amazing speed allowing us to be very competitive in this extremely challenging market!"



Ana Dubin, Realtor



NAVIGATING THE MORTGAGE PROCESS

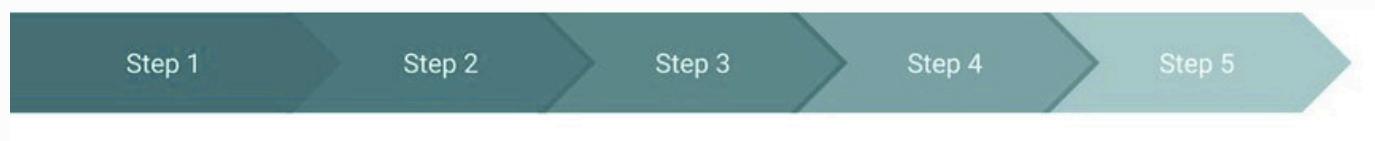
We are dedicated to making your mortgage experience as easy as possible. We've developed a straightforward process for our home buyers that begins with a simple conversation and ends with a happy homeowner. Before you formally apply, we'll start with a great conversation.

CONVERSATION

Let's get to know each other. We'll talk over your home financing goals, set expectations for the process, and review your entire financial picture. It's important to know how your loan works for you!

PREAPPROVAL

A crucial step in the mortgage process, getting preapproved prevents you from missing out on your dream home, helps determine your budget and embeds any offer you might make with the weight of an entire local lending team.



STEP 1: APPLICATION

We'll kick things off by helping you complete your loan application using the documents you've gathered. You can start anytime at www.theyiteam.com/applywithderek, and we'll guide you through the rest.

STEP 2: SIGN AND SEND

Next, we'll send you your official loan disclosures. This step is time-sensitive—sign them as soon as you receive them, and be sure to upload any supporting documents we request.

STEP 3: PROCESSING

Once we've got everything we need, our in-house team will take over. We'll review your financials, order your appraisal and title work, and get your file ready for underwriting.

STEP 4: UNDERWRITING

A licensed underwriter will review your full file to make sure it meets all guidelines. If anything else is needed, we'll reach out—this is the step where we work toward a conditional loan approval.

STEP 5: CLEARED TO CLOSE

You're almost there! Once your loan is fully approved, we'll send you a Closing Disclosure with all the final terms. Sign it at least 3 days before settlement so we can close on time—and get you the keys to your new home!



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THE HARMAN TEAM

ADVANTAGE

We offer you our commitment and dedication. We take your home loan as seriously as you do. We put your security and goals above all else, and offer a managed home loan for the life of your mortgage.

FEATURES	HARMAN TEAM	BANK	ONLINE LENDER
Safety	✓		
Competitive	✓	✓	✓
Availability	✓	M-F, 9-5	M-F, 9-5
Accuracy & Education	✓		
Reputation	✓		
Wealth Management	✓	✓	
8 Day Closing	✓		
Advocacy	✓		
Local Presence	✓	✓	

READ MORE ABOUT THE HARMAN TEAM ADVANTAGE AT
WWW.THEYITEAM.COM/SUCCESSSTORIES



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