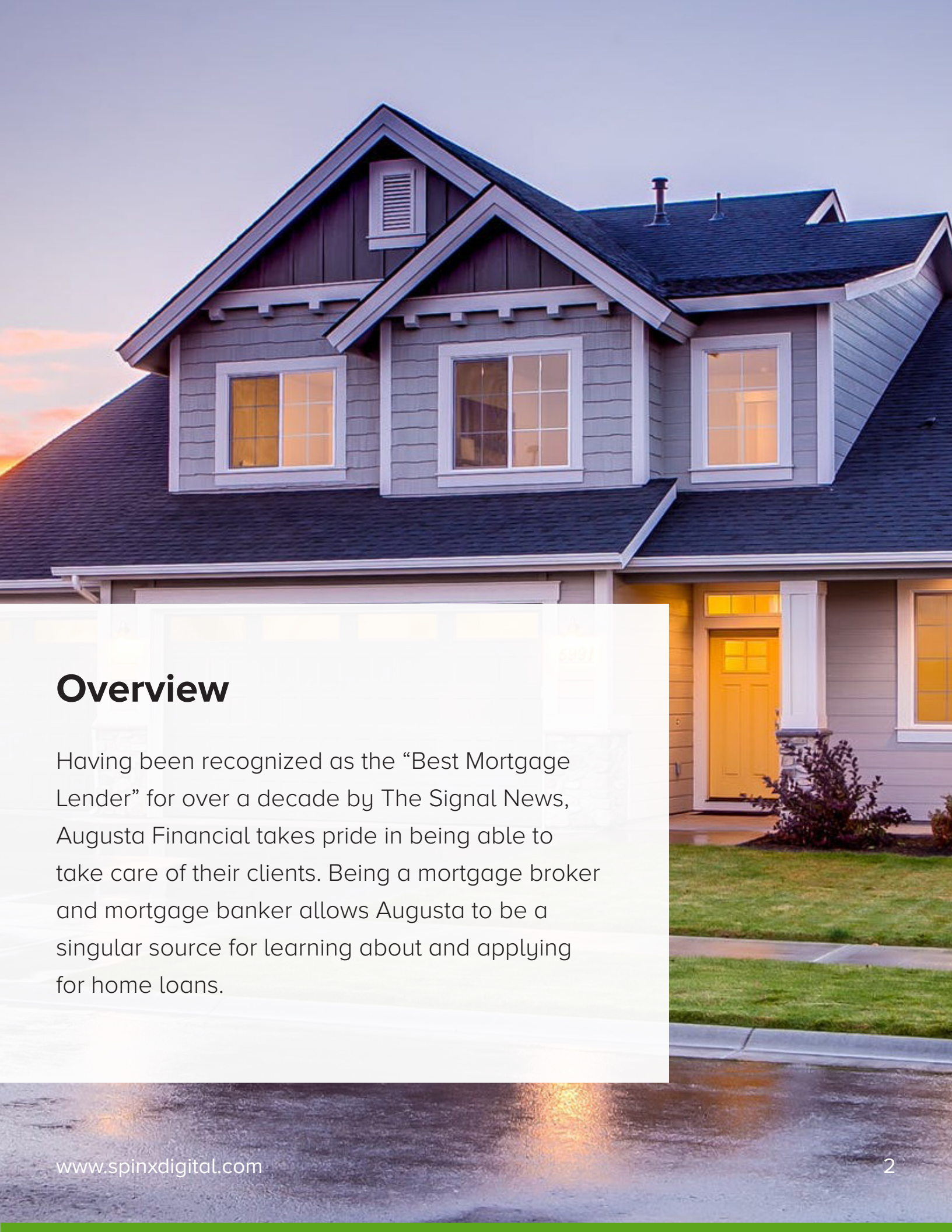


An aerial photograph of a coastal town. The top left shows the ocean with waves breaking onto a sandy beach. The rest of the image shows residential buildings, streets, and trees. A semi-transparent dark grey triangle is overlaid on the bottom left, containing the main text.

APPROACHABLE DESIGNS FOR HOME OWNERSHIP & EDUCATION

Augusta Financial Website Design & Development

SPINX



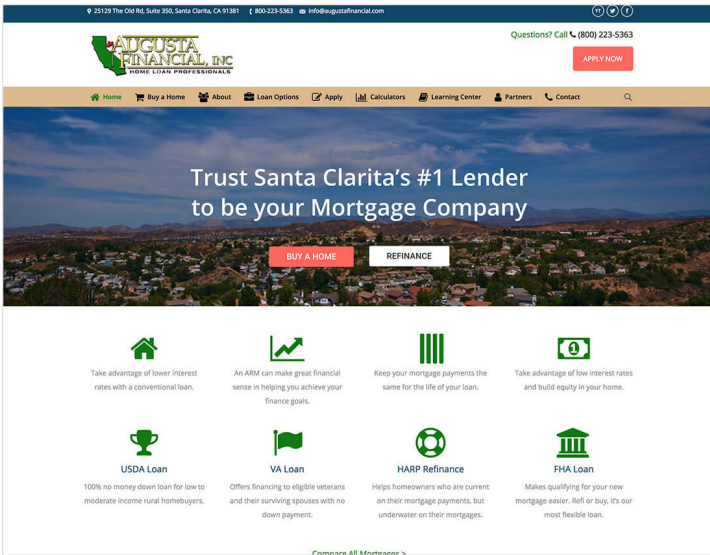
Overview

Having been recognized as the “Best Mortgage Lender” for over a decade by The Signal News, Augusta Financial takes pride in being able to take care of their clients. Being a mortgage broker and mortgage banker allows Augusta to be a singular source for learning about and applying for home loans.



However, despite Augusta Financial's reputable standing within the Southern California lending community, their website lacked basic usability and didn't project Augusta's credibility within the industry. Our redesign approach focused on laying out the site in a way that provided users with an easy and enjoyable experience. Not only did we enhance the look and feel of the site, but we also implemented web standards that were ignored on their old website (such as legible font sizes and having the right number of characters per line for optimal readability).

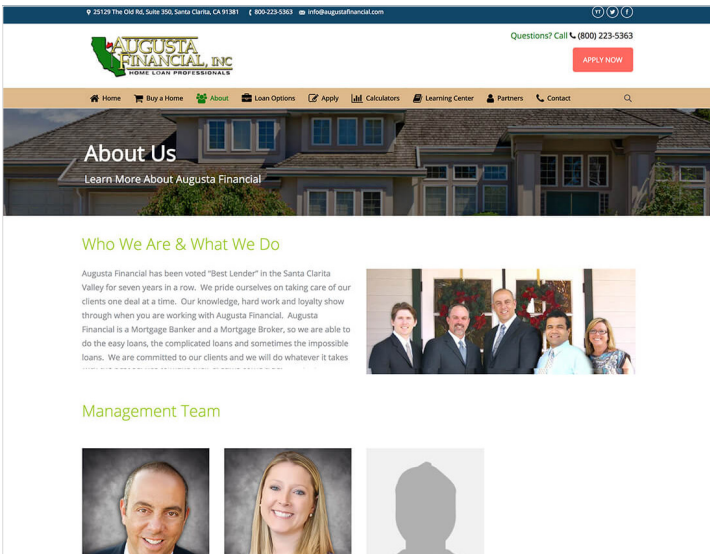
Paying attention to the small details allowed us to make the experience of learning about and applying for the right loan on Augusta Financial's website incredibly easy and enjoyable.



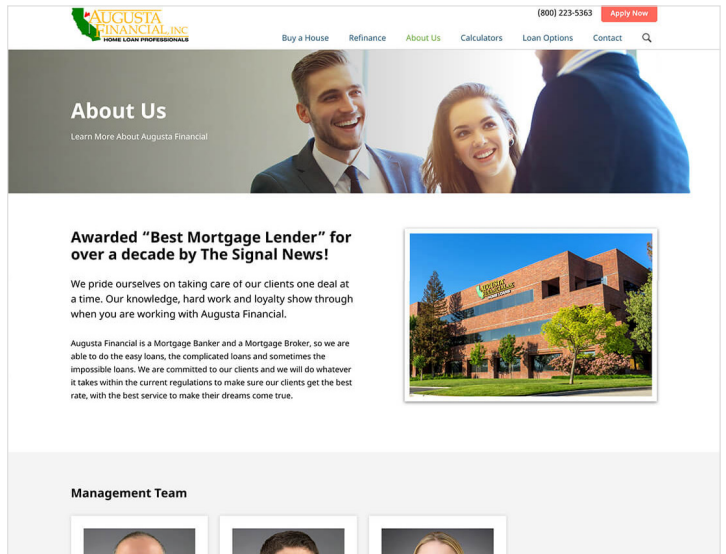
Before



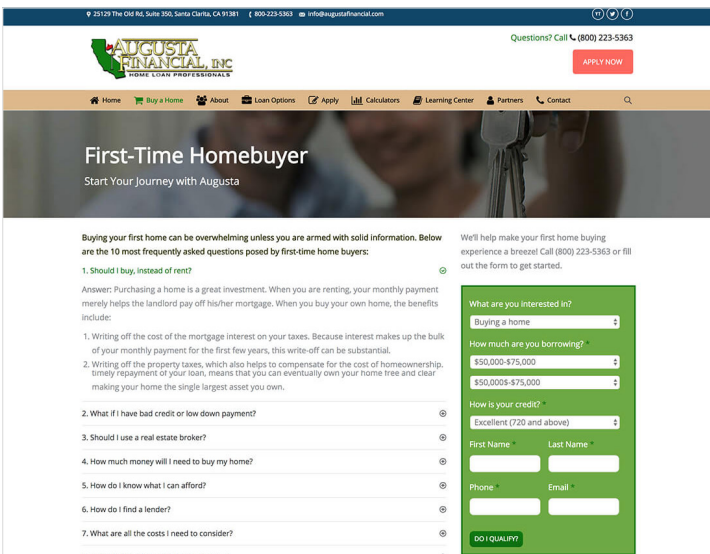
After



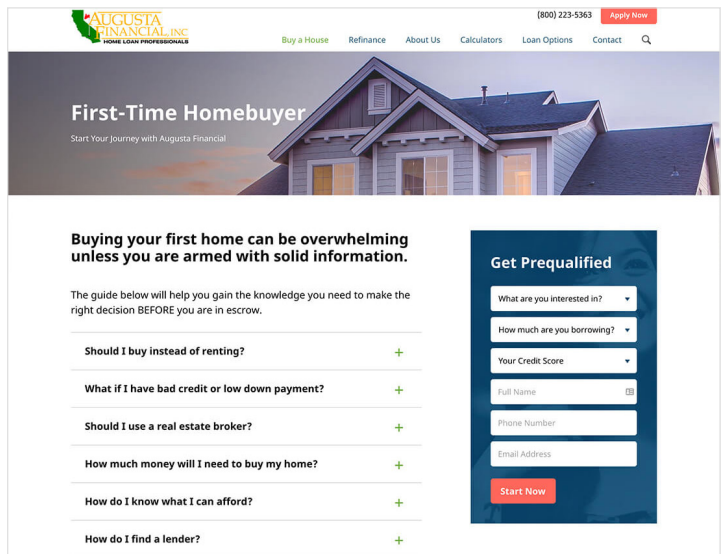
Before



After



Before



After

23129 The Old Rd, Suite 350, Santa Clarita, CA 91381 | 800-223-5363 | info@augustafinancial.com

Questions? Call (800) 223-5363 [APPLY NOW](#)

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Fixed Rate Mortgage

Also known as FRMs, these loan are Fully Amortizing

Description
A fixed-rate mortgage (FRM) is a fully amortizing mortgage loan. This means the interest rate and payment remain the same for the duration of the loan. 15-year and 30-year fixed-rate mortgages are the most common, although other terms are often available (from 10 to 50 years).

Advantages

- Rates and payments remain constant
- Loan is paid off in full at end of term
- Ability to budget based on a fixed cost
- Simple to understand
- Great for first-time home buyers
- Significant property interest write-off during the early years

Disadvantages

- Usually more expensive than adjustable rate mortgages (ARMs)
- Rate will not adjust downward with the market (even if rates hit 1%)
- You must refinance to take advantage of lower rates

Is a fixed mortgage your ticket to savings? Call (800) 223-5363 or fill out the form below to get started.

What are you interested in?
Buying a home

How much are you borrowing?
\$50,000-\$75,000

How is your credit?
Excellent (720 and above)

First Name Last Name
Phone Email

[DO I QUALIFY?](#)

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Fixed-Rate Mortgage

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This means the interest rate and payment remain the same for the duration of the loan. 15-year and 30-year fixed-rate mortgages are the most common, although other terms are often available (from 10 to 50 years).

Advantages

- Rates and payments remain constant
- Loan is paid off in full at end of term
- Ability to budget based on a fixed cost
- Loan will not adjust upward with the market (even if rates hit 20%)
- Simple to understand
- Great for first-time home buyers
- Significant property interest write-off during the early years

Get Prequalified

What are you interested in?
How much are you borrowing?
Your Credit Score
Full Name
Phone Number
Email Address

[Start Now](#)

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Questions? Call (800) 223-5363 [APPLY NOW](#)

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Apply

Start the Loan Process

Start your Application

Name
Employer for the last 2 years
How long have you been in that line of work?
What is your position?
How much money can you use for your down payment?
What is your current address?

Mortgage Loan Checklist

Please prepare the documents below to be submitted to Augusta Financial to ensure a quick and efficient loan process:

- Last fiscal year's Federal Tax returns "1040's", all pages (Corporate taxes if you file a separate return)
- Last fiscal year's W-2 forms and/or K1's if applicable
- Most recent pay stubs for 30 days (pages, full name, & account number)
- Copy of current mortgage statements (1st and 2nd if you have one)
- 1. Property tax bill
- 2. Home owners insurance statements
- 3. HOA statement
- (We need to determine all debts on the current property)
- Driver's license or California ID
- Social Security card
- Please enclose a copy of a divorce decree from a previous marriage, even if that marriage ended 50 years ago (if divorced)

Before

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Get Prequalified Now

Fill out our Short Contact Form to Get Started Today!

What are you interested in?
How much are you borrowing?
Your Credit Score
Full Name
Phone Number
Email Address

[Start Now](#)

Buy a Home
Buy a House
First-Time Homebuyer
Move-Up Homebuyer
Real Estate Investors
Loan Process

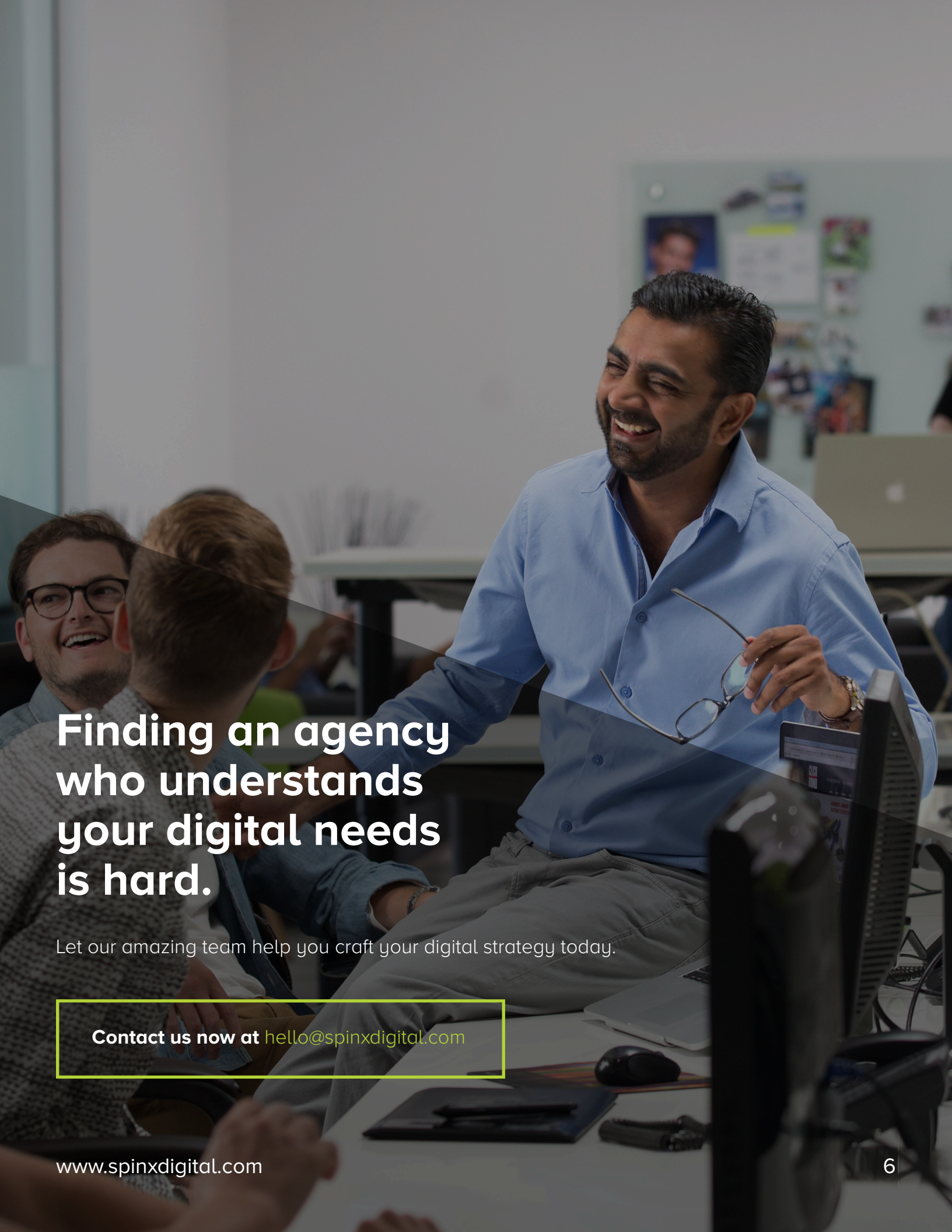
Loan Options
Apply
Adjustable-Rate Mortgage
Conventional Loan
FHA Loan
Fixed-Rate Mortgage
HARP Refinance
Reverse Mortgage

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License Information
Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. RML #4131305 & NMLS #241911

Augusta Financial, Inc. is an Equal Housing Lender

After

A man in a light blue button-down shirt is laughing heartily while sitting at a desk in an office. He is holding a pair of glasses in his right hand. To his left, two other men are also laughing. The background shows a typical office environment with desks, computers, and a bulletin board.

Finding an agency who understands your digital needs is hard.

Let our amazing team help you craft your digital strategy today.

Contact us now at hello@spinxdigital.com