

Loan Officer NMLS #397987

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This is the 2nd time we employed Terry Roberts to take care of our VA mortgage needs. Each time, he has taken on a seemingly impossible task and completed it quickly, efficiently, and with total dedication to us, the customer. We will not ... More

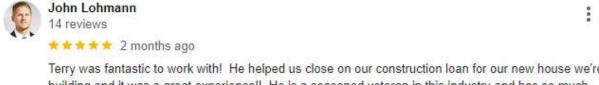
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Terry was awesome to work with. Terry was available at anytime and whenever I had questions he patiently explained every step of the process. Terry's dedication and knowledge made the whole loan process smooth and stress-free.





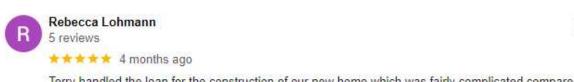
Terry was fantastic to work with! He helped us close on our construction loan for our new house we're building and it was a great experience!! He is a seasoned veteran in this industry and has so much knowledge! He was always quick to respond to any questions we had and it was a smooth closing.





When I needed a home mortgage, I applied with 5 different lenders so I could compare and make sure I was getting the best deal possible. Terry stood out from the beginning by being honest and straightforward through every step of the ... More





Terry handled the loan for the construction of our new home which was fairly complicated compared to traditional loans. He made sure we understood all the details of how the loan would be structured and was easy to get ahold of when we had questions. It was fantastic work with him and his team.





Terry has successfully and expeditiously processed several loan transactions for me. During my first experience with him he was able to get our Condition to Close in 27 days! Simply amazing! This was imperative because if he had not made ... More





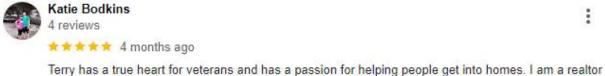




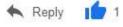


Not only did Terry walk us through every step of the process, he made sure to reassure us, probsolve, and take action to ensure that we ... More





Terry has a true heart for veterans and has a passion for helping people get into homes. I am a realtor and have worked with him several times, and he knows his stuff and gets to the closing table!



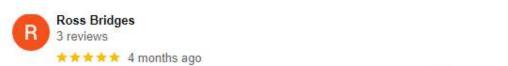




I am a realtor in NC and love working with Terry. He is very knowledgeable, professional and genuine. Most importantly for me, his communication and responsiveness is on point. In my experience working with Terry on several deals, it's ... More



Reply



Terry has amazing customer service. He is quick to respond to your emails and phone calls and is a tremendous wealth of knowledge in the mortgage industry.





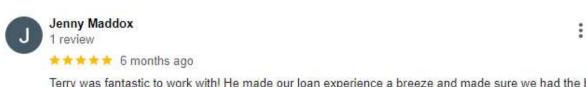
After interviewing several mortgage bankers, we chose Terry. He was always responsive, provided great insight into which options were best and supported us through the entire journey. He is extremely knowledgeable and we value his ... More





Terry was great throughout the home buying process. I bought my home without using a realtor and Terry had everything figured out and made the sale as smooth as possible. ... More





Terry was fantastic to work with! He made our loan experience a breeze and made sure we had the best loan to suit our needs!





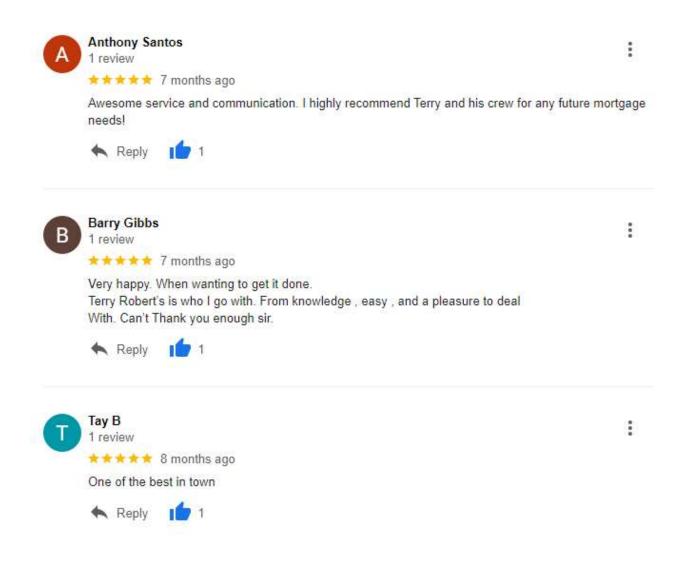
Terry was extremely knowledgeable and helped us through multiple loan scenarios to help us find our right fit. Terry was willing to go the extra mile to help answer questions, and we had a lot of them since we just purchased our first ... More

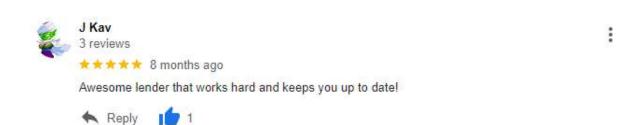




Terry is a wealth of information. His patient and calm demeanor instills so much confidence in the loan process...no hype, just good solid advice and procedures. My buyer had a quick deadline for his move date and Terry and team seamlessly got the loan closed in 12 days! I highly highly recommend Terry!









**** 8 months ago

I had the pleasure of being introduced to Terry Roberts recently and like any new connection, I am always hesitant until I can see their level of service first hand. A buyer I had been working with for some time had found it difficult to ... More



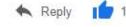


As a realtor and a buyer Terry has help me so much on both sides of the contract. High communication, responsive, and just all around great to work with. 10/10





with Terry!





Terry was absolutely wonderful! As first time homebuyers and buying 100% remotely he answered all of our questions, was always available, and made the mortgage process very easy.

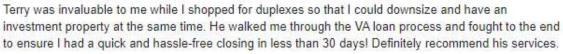




Terry was very helpful in helping us finance our new home. Very patient with us and did a great job keeping us updated with the progress. Highly recommend him for anyone's mortgage needs! Semper Fil.

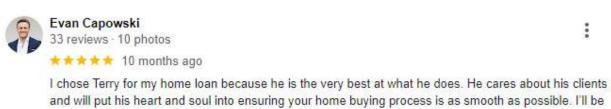






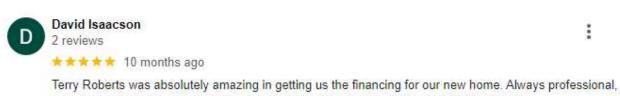






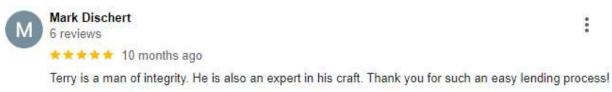
and will put his heart and soul into ensuring your home buying process is as smooth as possible. I'll be recommending Terry and his team to all of my friends and family!





very knowledgeable, and extremely considerate of our needs. Highly recommend him!!









I was introduced to Terry through the Homes for Heroes program, and I am so glad I was. From the very beginning, Terry was kind, caring, and attentive to our needs. He listened to us, answered our countless questions, and always treated us ... More

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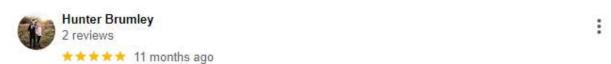






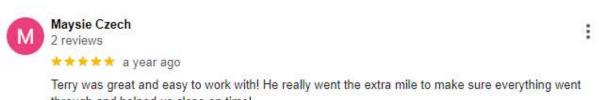
Being in real estate for the last 20 years I have worked with tons of lenders and I can tell you that Terry Roberts is the very best of the best. I recommend him to clients all the time and always love when I see his name come across my ... More





Terry is one of the most genuine guys I know and he's been in the mortgage business for a long time so he knows what he's talking about! The combo of those is exactly what you want when looking for a loan officer.





through and helped us close on time!





Terry was great especially with us being first time homebuyers with no experience with VA loans. I would highly recommend! Terry was prompt and explained everything so there were no questions left unanswered. He made our first homebuying experience seemless and easy.





Terry is absolutely the best person to work with. He has helped me get through every part of buying my first home. He always makes time for me to clarify something I'm unsure of or assist where necessary. The service he provides during the ... More









*** a year ago

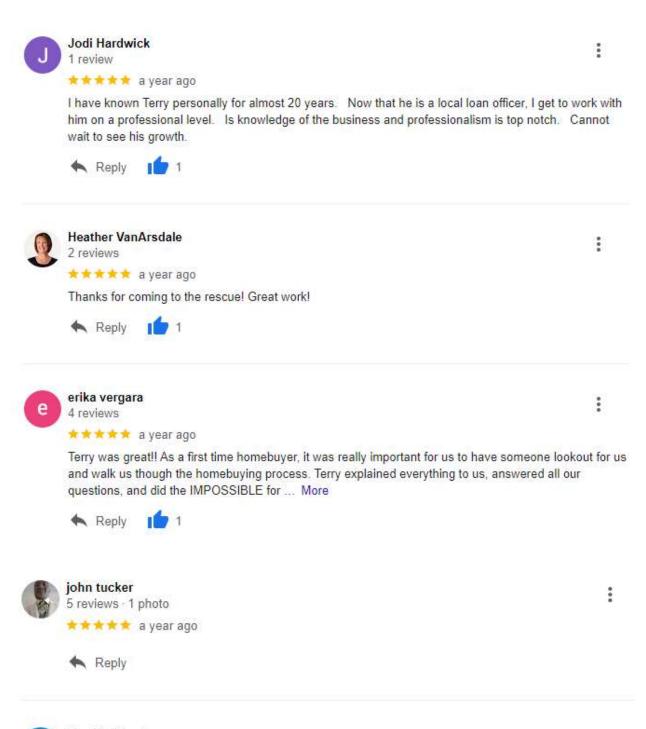
Terry made the transaction with my buyers seamless and had their expectations met when they closed with no money down which made it easy on veteran who served trying to start his new journey out of the military. Thank you Terry!





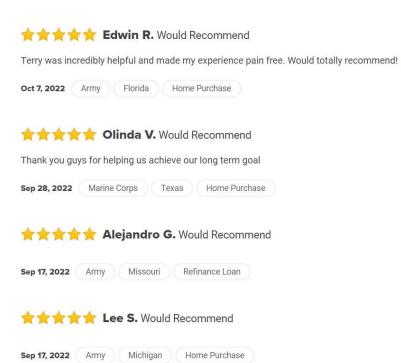
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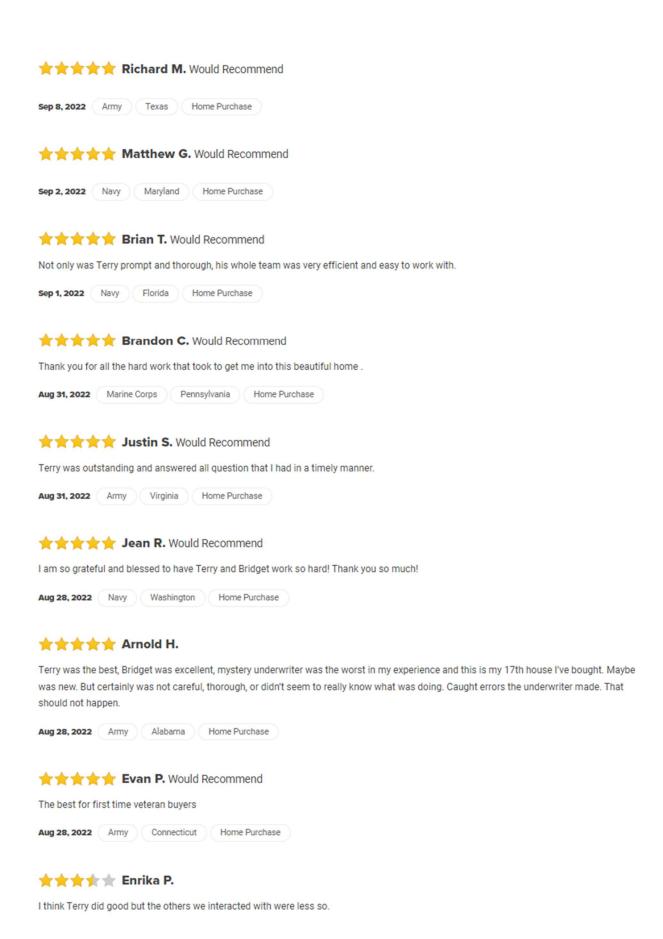
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Reply

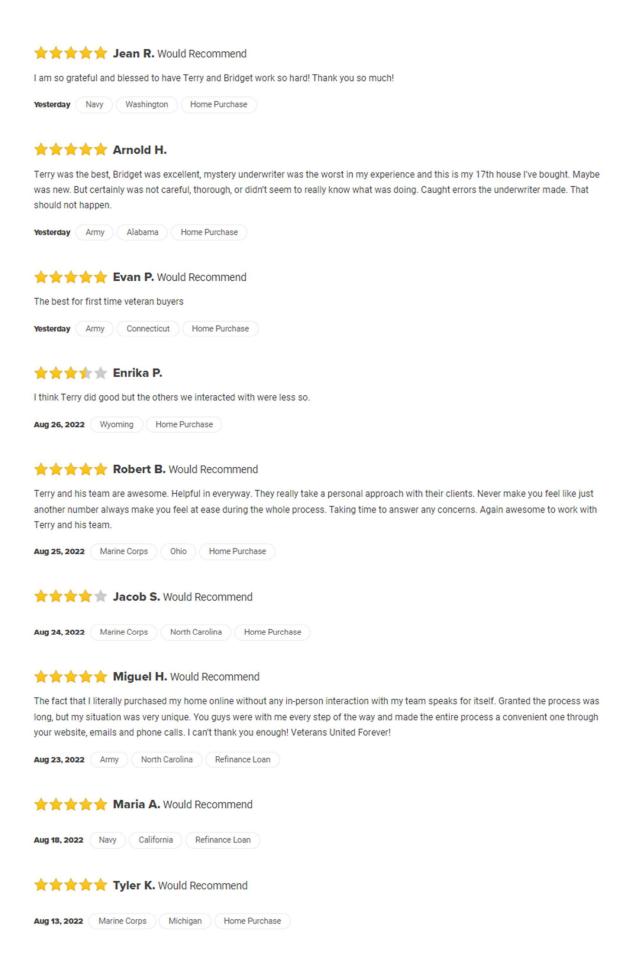


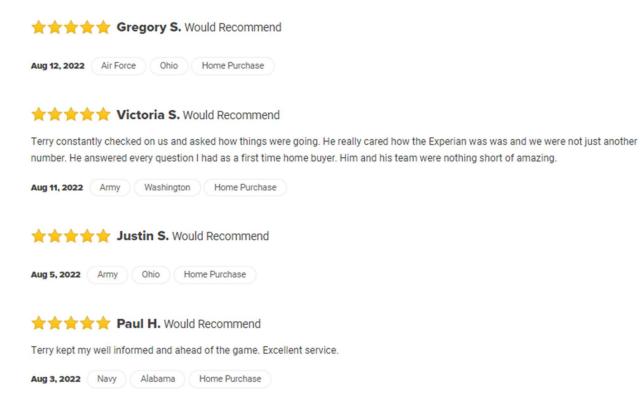


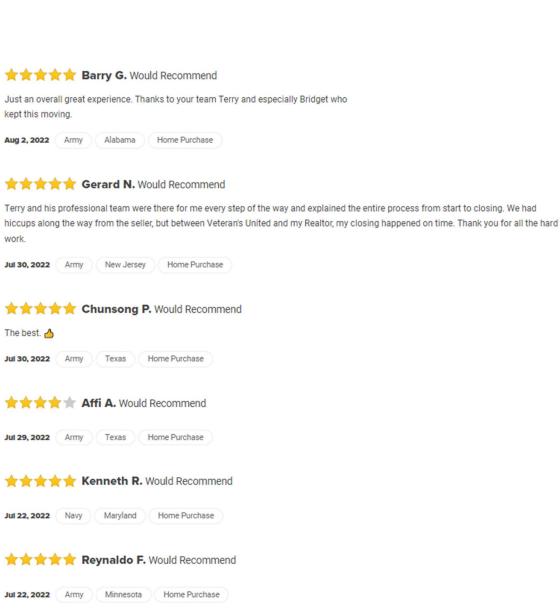
*** Robert B. Would Recommend

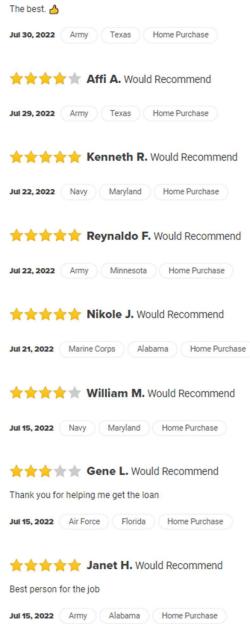
Terry and his team are awesome. Helpful in everyway. They really take a personal approach with their clients. Never make you feel like just another number always make you feel at ease during the whole process. Taking time to answer any concerns. Again awesome to work with Terry and his team.

Aug 25, 2022 Marine Corps Ohio Home Purchase

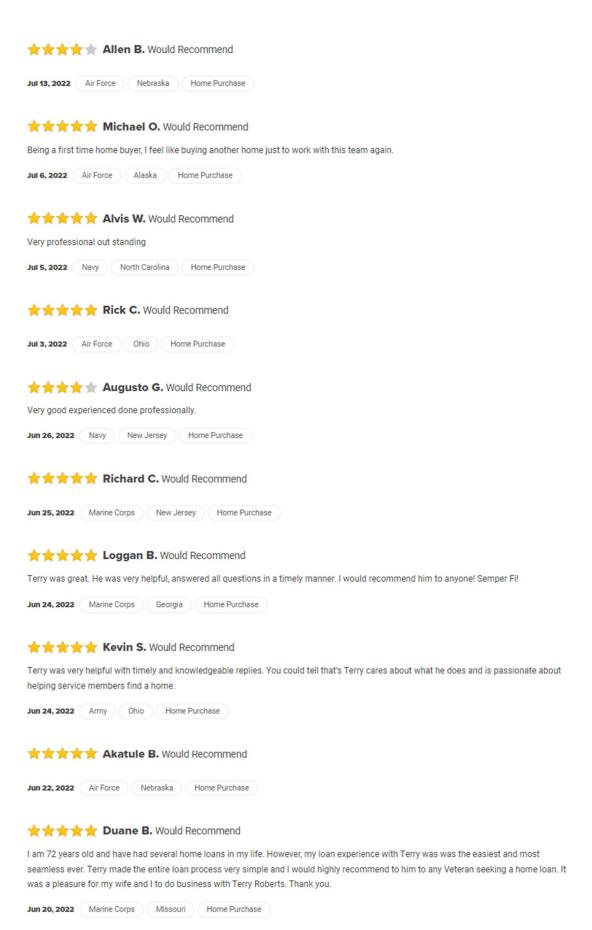


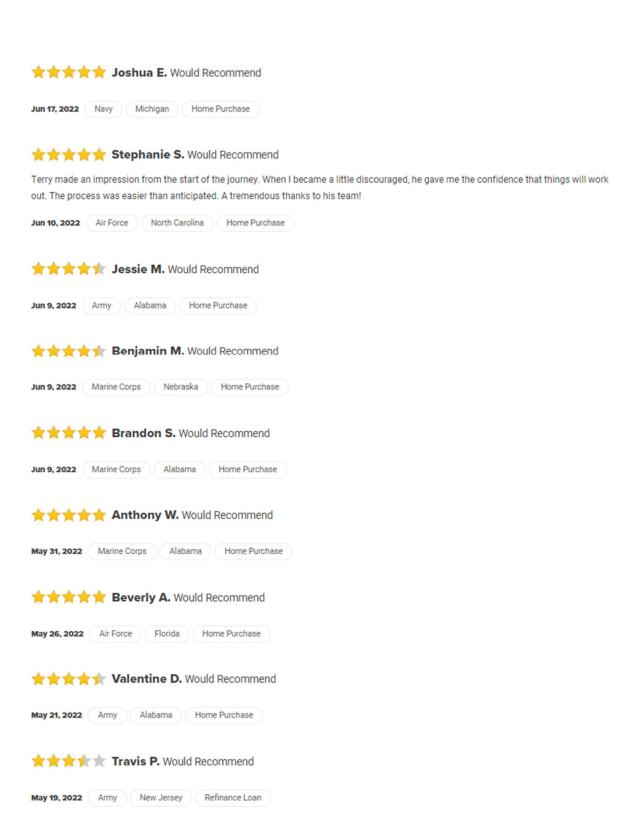








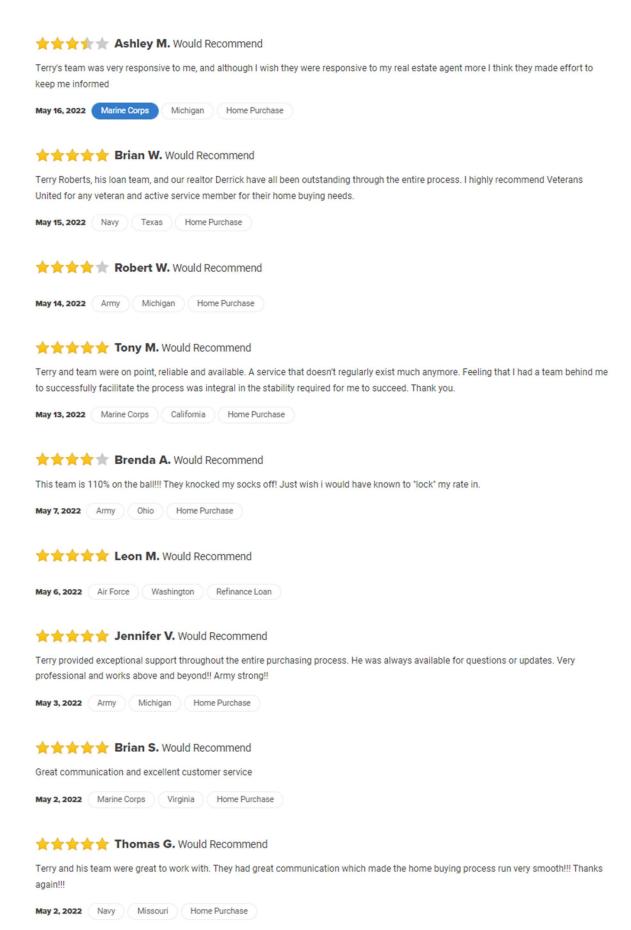




★★★★★ Derrick W. Would Recommend

The whole Veterans United team was amazing from start to finish. Terry, Nate and the rest of the crew went above and beyond to explain the entire process, provide helpful feedback, and really made my family and I feel like part of their family. I would definitely recommend you guys to every veteran I know. Thanks again!

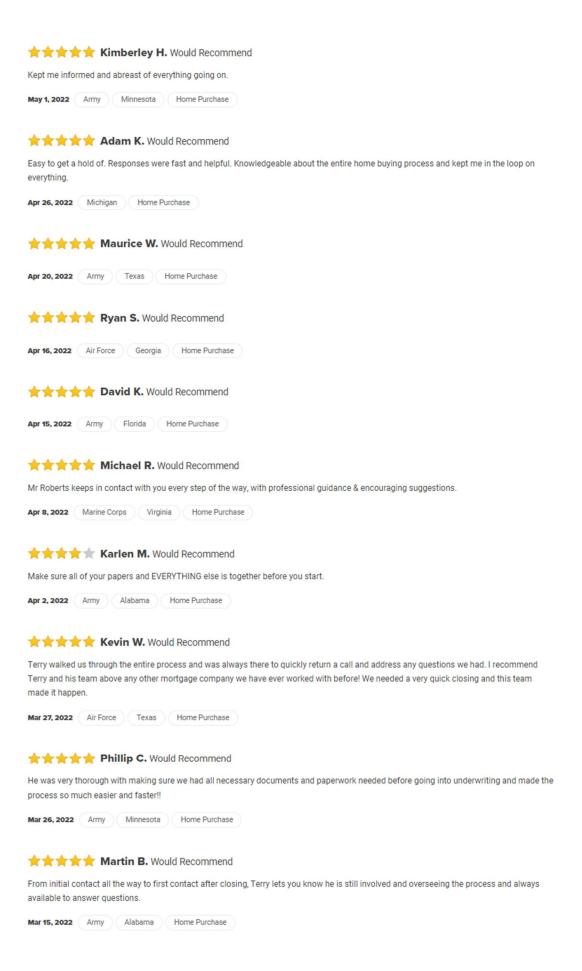


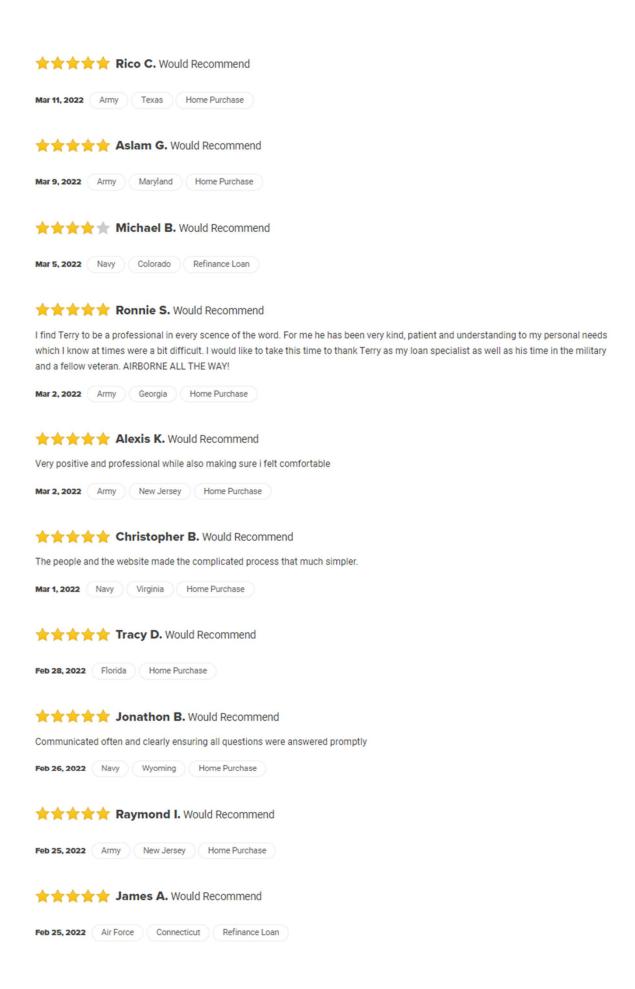




Terry and his team were very quick in answering questions. Terry and his team were very helpful in answering any questions and helping clarify any questions my wife and I had.

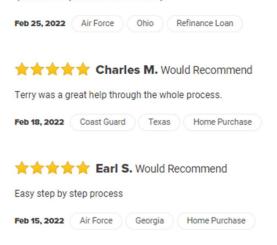
May 2, 2022 Army Minnesota Home Purchase







Terry Roberts kept me up to speed on the process as needed. Made sure required paper work was up loaded as needed. Very helpful with any questions or problems that came up.



** * Tonza G. Would Recommend

Terry Roberts team was the best, they made sure I understood everything and they also helped me with my credit from the start. They helped me throughout the whole process till the end they had my best interest and I really do appreciate everything your team has done for me thank you so very much I'm now a happy homeowner.

Feb 15, 2022 Navy Georgia Home Purchase

* * * * * Jeffrey C. Would Recommend

Terry and his team were outstanding. My emails, phone calls, and texts were always quickly responded to. I was always kept up to date and there were no surprises through the process. I will absolutely be referring Terry Roberts and his team to others.

Feb 14, 2022 Marine Corps California Home Purchase



He was available when I had questions and was very patient with me. He also kept me in the loop, always.

* Featured Review from Aug 13, 2020 Air Force Arizona Home Purchase





Very knowledgeable and quick acting

Feb 14, 2022 Coast Guard Alabama Home Purchase

* * * * * Jose T. Would Recommend

Feb 12, 2022 Marine Corps New Jersey Home Purchase

* * * * * Mark H. Would Recommend

Terry and his team are the best at what they do, Customer Satisfaction is their goal. If any issues arise, they are on it immediately. Terry and his team really treat you like family!

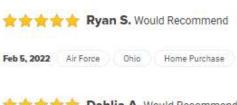
★ Featured Review from Jul 15, 2020 Marine Corps New Jersey

Refinance Loan





Feb 11, 2022 Army Michigan Home Purchase





Terry and his team were amazing! Always very responsive and helpful.

* Featured Review from Apr 10, 2019

Air Force Alaska

Home Purchase



* * * * * Brandon D. Would Recommend

Terry Roberts was the linchpin in this equation. He was the one that worked with me directly and insured that the process was smooth and transparent. In both times that I've dealt with him he provided me all the information I needed to know and help me get what I desired. I believe in my dealings with him, both veterans United and my goals were met flawlessly.

Feb 3, 2022 Air Force Florida Refinance Loan

** * * * * Bryan B. Would Recommend

Terry and the team were helpful through the entire process and proactive in helping us get things done. Best home buying experience ever!

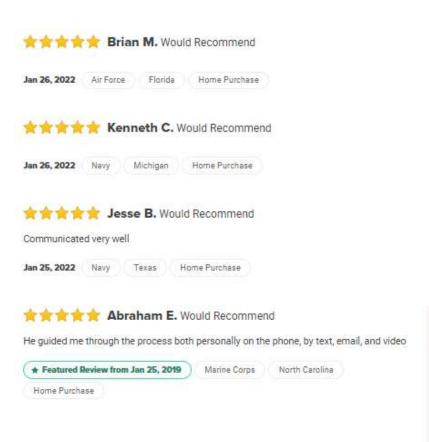
Feb 2, 2022 Army Maryland Home Purchase

* * * * Dose F. Would Recommend

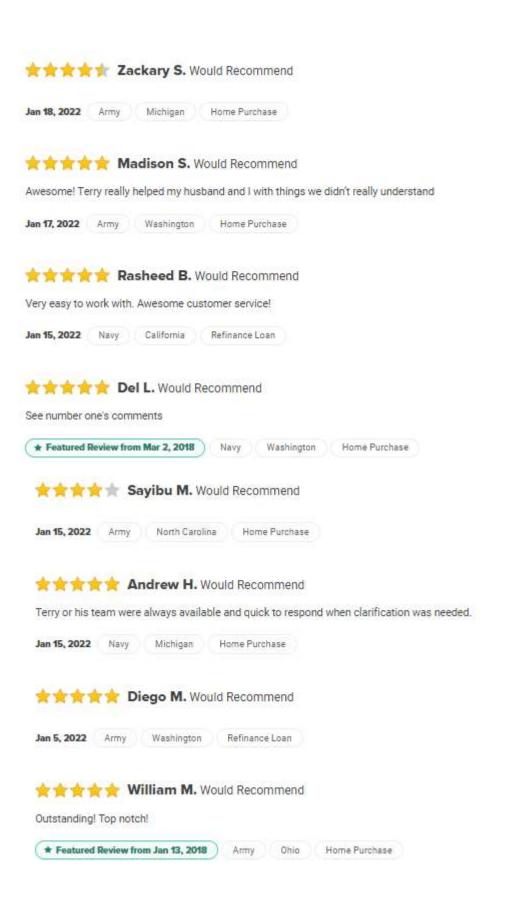
Terry maintained a positive attitude the whole way through. And just when i thought this deal wasn't going to work. Terry made it happen! Thank you Terry for your hard work and dedication to helping us veterans. Overall, you went out of your ways to help me with what VU could. Thanks again!! Best wishes

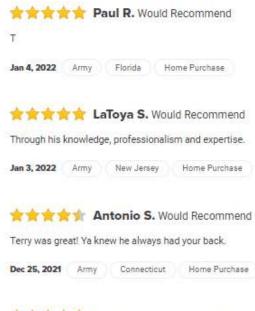
★ Featured Review from Mar 2, 2019 Air Force Arizona Home Purchase







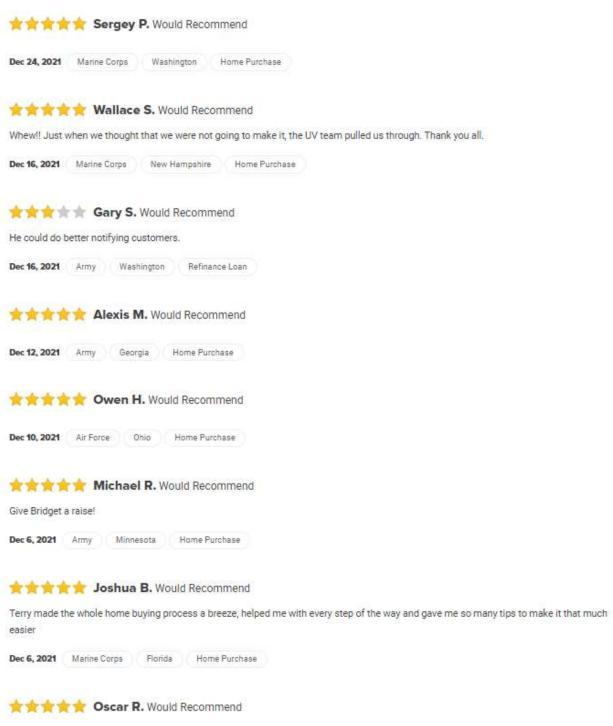




** * * * Peter A. Would Recommend

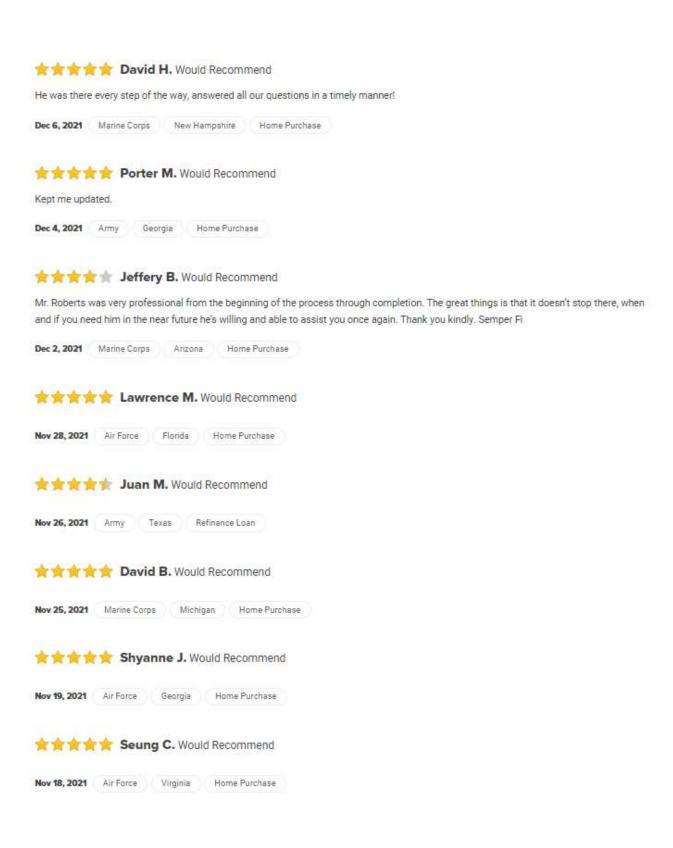
All questions answered promptly and politely. Sometimes more than once. I had 1 problem and Terry was on it. It was nice to know he was on my side helping me to get what I wanted/needed and not just trying to push the sale along to make money. I can't thank him enough.

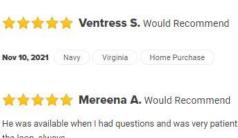
Dec 25, 2021 Air Force Alabama Home Purchase



Mr Terry Robins was the first person I spoke with in this process, I was only inquiring on a Veterans document, however, Terry went beyond that and helped me to where I am today a Homeowner. I do not have words to express my gratitud to Terry, his team and Veterans United. He has been kind, patient and most importantly clear and extremely professional. Terry made this experience painless and he guided my throughout the process as I did, and still have not much of idea on a home purchase. Thank you so much!!!!!.

Dec 6, 2021 Navy Maryland Home Purchase





He was available when I had questions and was very patient with me. He also kept me in the loop, always.

★ Featured Review from Aug 13, 2020 Air Force Arizona Home Purchase









Easy to contact and he made is contact info very available in every email. Was very straightforward with the whole process. Him and his team even got my husband and kids a present from Amazon so they could make memories together as we will be living apart for a while-TRULY a kind jesters.

Refinance Loan







Terry and his team were amazing! Always very responsive and helpful.







Responded quickly when I had questions and provided timely updates of where the process stood at all critical junctures.





Nov 2, 2021 Marine Corps Colorado Home Purchase



Terry maintained a positive attitude the whole way through. And just when i thought this deal wasn't going to work. Terry made it happen! Thank you Terry for your hard work and dedication to helping us veterans. Overall, you went out of your ways to help me with what VU could. Thanks again!! Best wishes







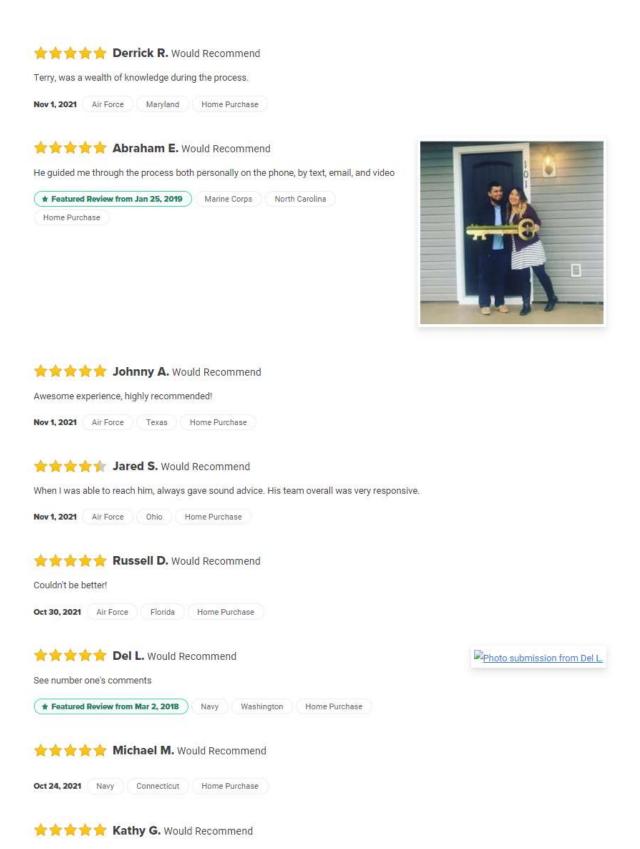
Terry and team made the whole process easy as all my experiences with VU.

Nov 2, 2021 Army Colorado Refinance Loan

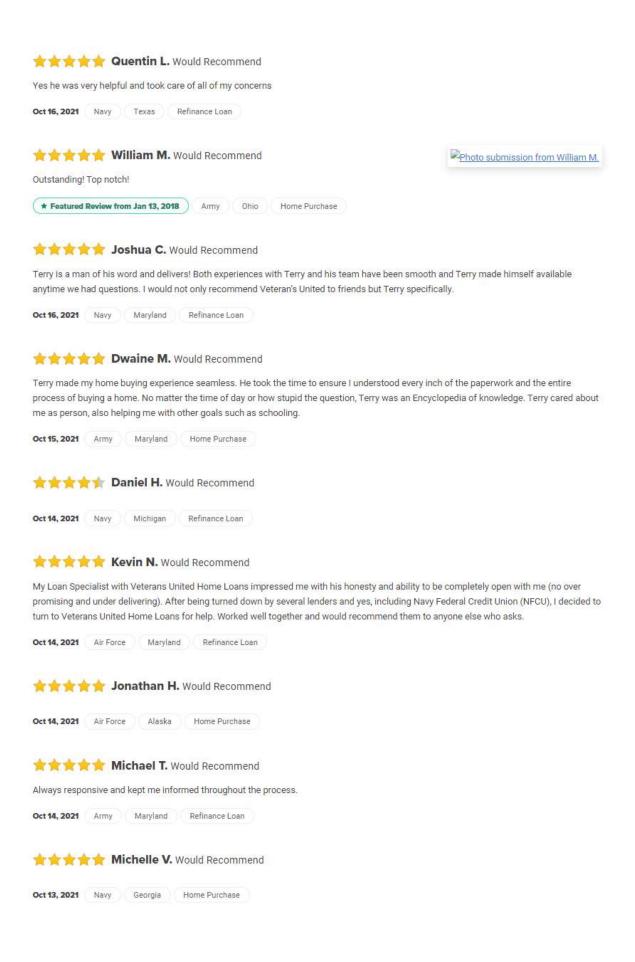


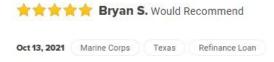
Confident and very supportive

Nov 2, 2021 Navy Ohio Home Purchase



Terry is the best mortgage rep with whom I have ever worked. He provides timely, clear and honest information. Well organized and informed. Feels like you are working with a close friend. I appreciate everything that he has done for us.





* * * * * Mario M. Would Recommend

Terry and his Team of Ryan Staib and Bridget McGuire were absolute rock stars! There was a seamless "cover and move" approach to the team dynamic that resulted in positive and relaxed customer experience. I never had to needlessly check in with lines of effort. They always leaned forward and took ownership of the process. Terry and his team imbue a deep and earnest sense of genuine care for their military clients. It's palpable. Many do good lip service to supporting Military/veteran families. Terry and his team truly make you believers. It comes out in their punctuality, follow through, professionalism, and poise when things go off the rails due to outside influence. They never made excuses or pointed out something not being in their lane. Terry and his team were committed to solving the problem and assisting/influencing where they could to pave the way. They are doers. Exceptional loan specialist. This is reflected increasingly in the team he has built.

Oct 13, 2021 Florida Home Purchase

* * * * * * Seth P. Would Recommend

Terry communicates well, is available and timely, and instilled us with confidence throughout the home buying process.

Oct 12, 2021 Army North Carolina Home Purchase

** * * * * Mason M. Would Recommend

Oct 12, 2021 Army Alabama Home Purchase

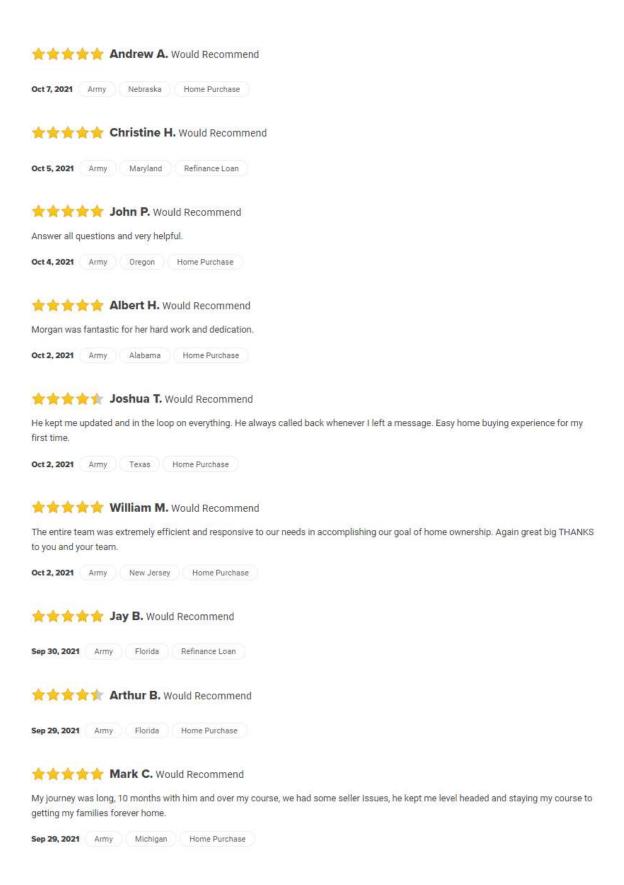
** * * Alyvia O. Would Recommend

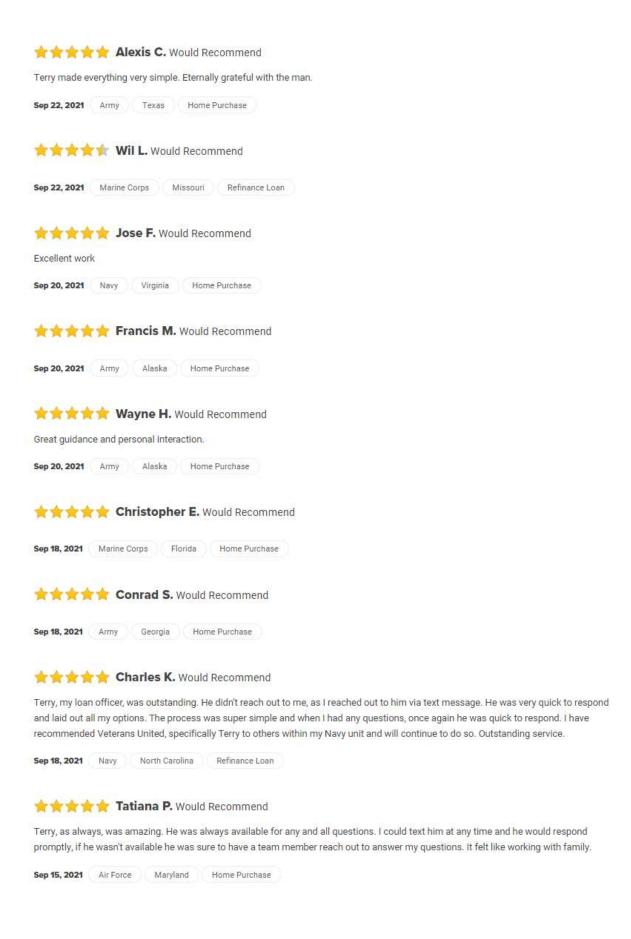
Oct 12, 2021 Army North Carolina Home Purchase

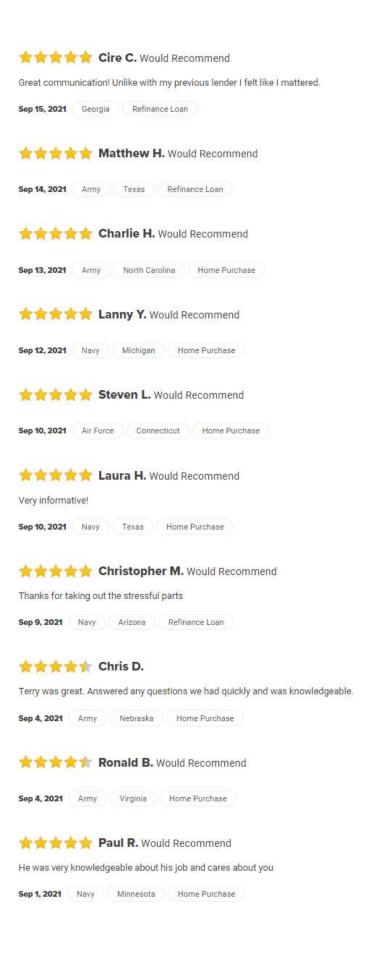
** * * * Charlene R. Would Recommend

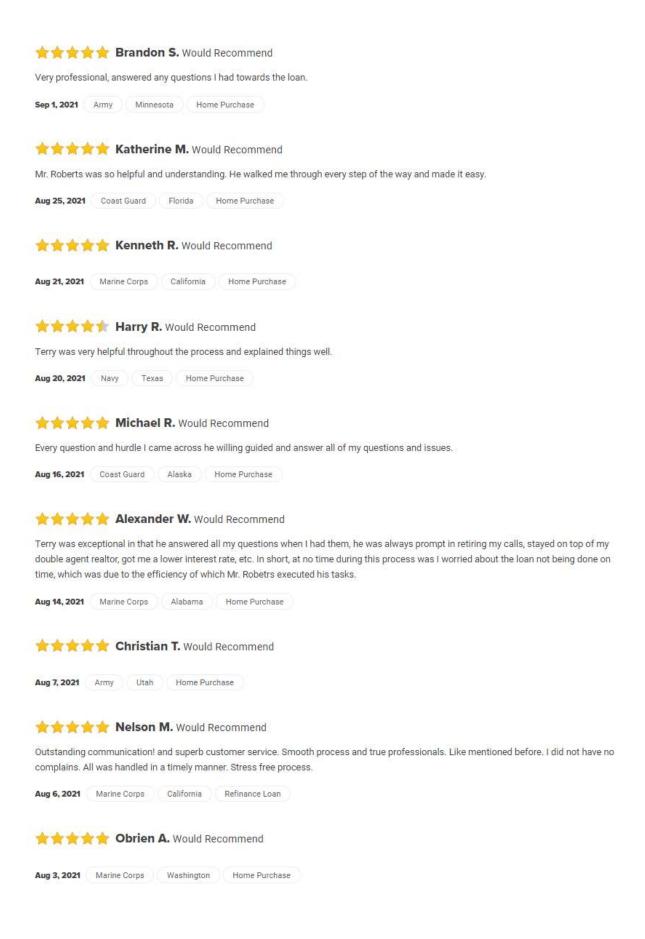
Terry was always available to answer any questions we had and regardless of the hour, he would make sure he communicated a response to ensure great customer service. Excellent at what he does and definitely would recommend to family and friends!!!!

Oct 12, 2021 Air Force Texas Home Purchase



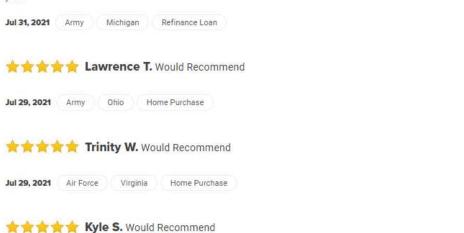




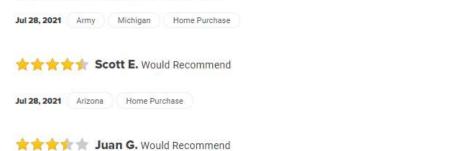




Terry has had my back twice now and I wouldn't trust anyone else to get me through this whole process with my best interest in mind. Thank you.



Terry is an absolute professional when it comes to loans. Every time my wife or I had a question, he was there to answer it. He literally made himself available to us 24/7 which helped us complete our overall mission. He is kind, courteous, and should be considered an essential asset to your team. He is not afraid to put in extra work to either complete a task, or to put our minds at ease. He's a great guy and we feel fortunate that we had the chance to work with him.



Terry was very professional and knowledgeable. Everything started great with Terry but towards the end end it was very difficult to get a hold of him. I left him a message the day of our closing but I never heard back from him.



*** *** *** Ebony J. Would Recommend

Terry as mentioned above was phenomenal!!! Extremely responsive, respectful, and patient! All the things an anxious vet needs to have a successful experience.



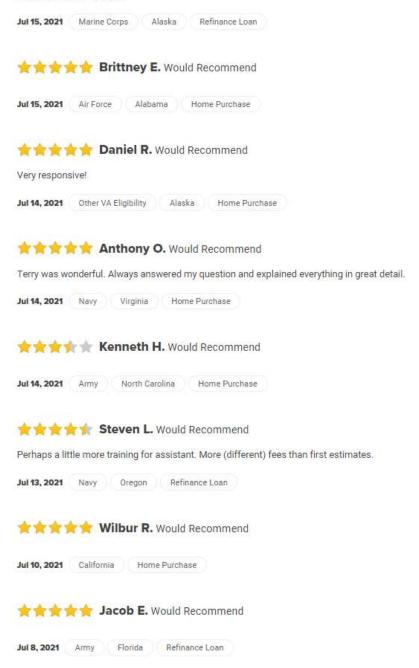


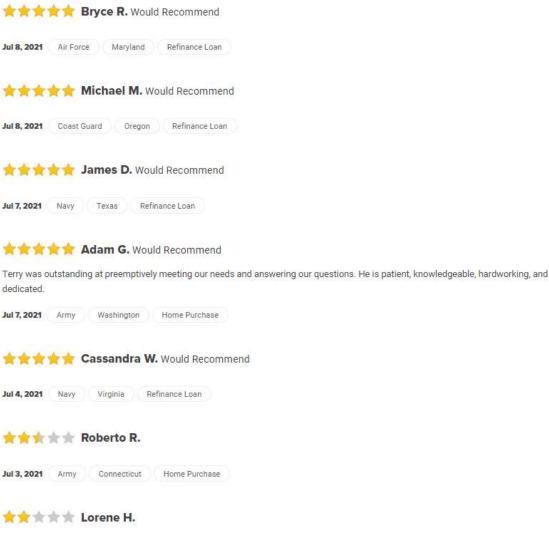
he assembled an effective team to assist me through the many additional details that kept the processing on track. Thanks,

Jul 17, 2021 Army Minnesota Home Purchase

** * * Robert B. Would Recommend

Terry is the best. It's very easy to tell he really cares; and that alone makes all the difference for Veterans and their families I'm sure! All the other positive attributes are there as well: professional, courteous, thorough, and on and on. Clearly, he has a strong positive influence on other members of his team! Caring for Veterans is a noble calling, and he helps Veterans in his free time as well. Terry and Veterans United cares about us! Super job.

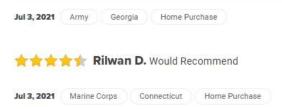


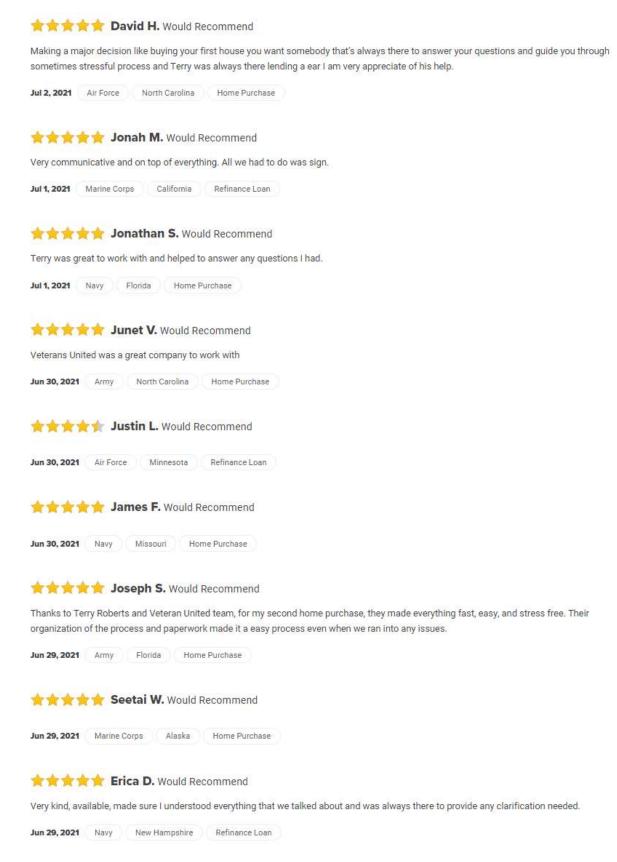


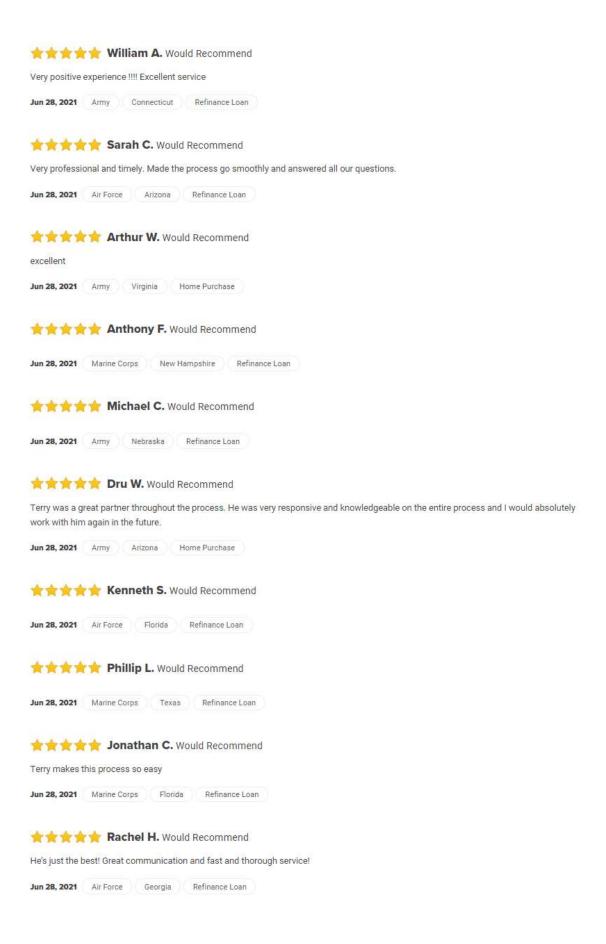
I had a great team in the beginning. The pre-approval process was quick and easy. However the communication toward the end of the process was limited to emails. I tried to call someone from my team and would constantly get their voicemail especially on my closing day! The final appraisal was not ordered in a timely manner which caused a delay with my husband and I receiving our keys. We had to cancel some of our scheduled services and deliveries we had set up for the day after closing which was a huge inconvenience to us. I was disappointed at the end.

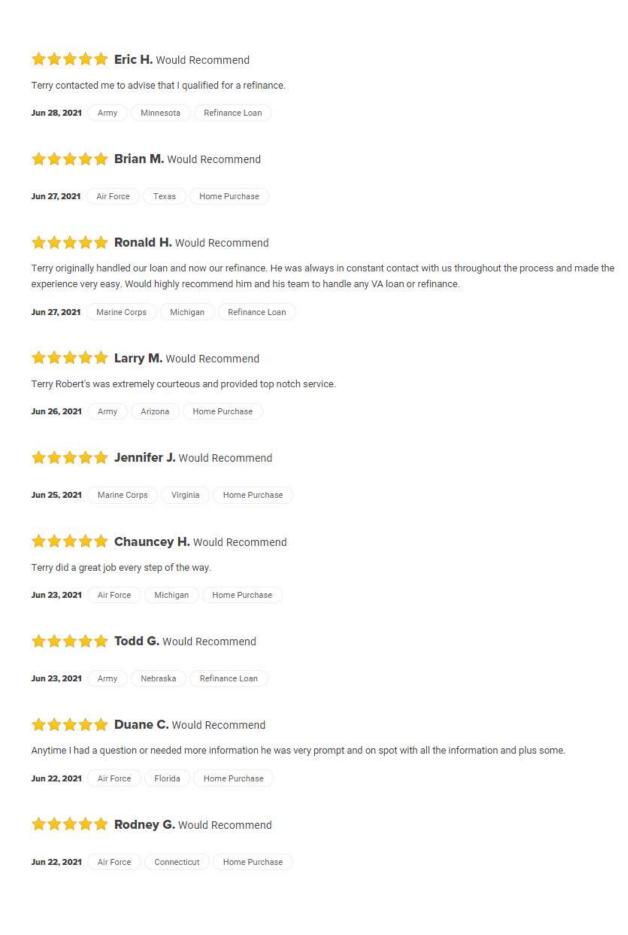
Response from Veterans United

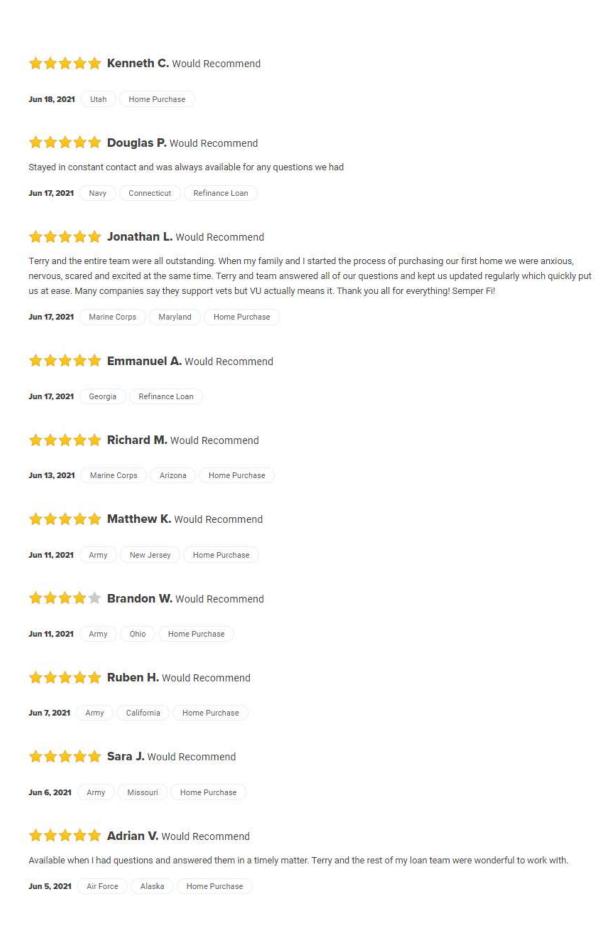
Hi Lorene, we appreciate hearing from you and wanted to take a moment to follow up on your comments. Thanks for sharing with our team. As we have previously discussed, the VA appraiser is not selected by Veterans United but rather is handled directly by the Department of Veterans Affairs. Our team will be researching your appraisal process to determine what our team may do in the future to help prevent a similar closing delay. We certainly understand how the home buying process can become stressful when working to overcome an unexpected delay. We are glad that you had a very positive preapproval, aside from this exception. We hope that you enjoy your new home and that our explanations have helped improve your experience overall.

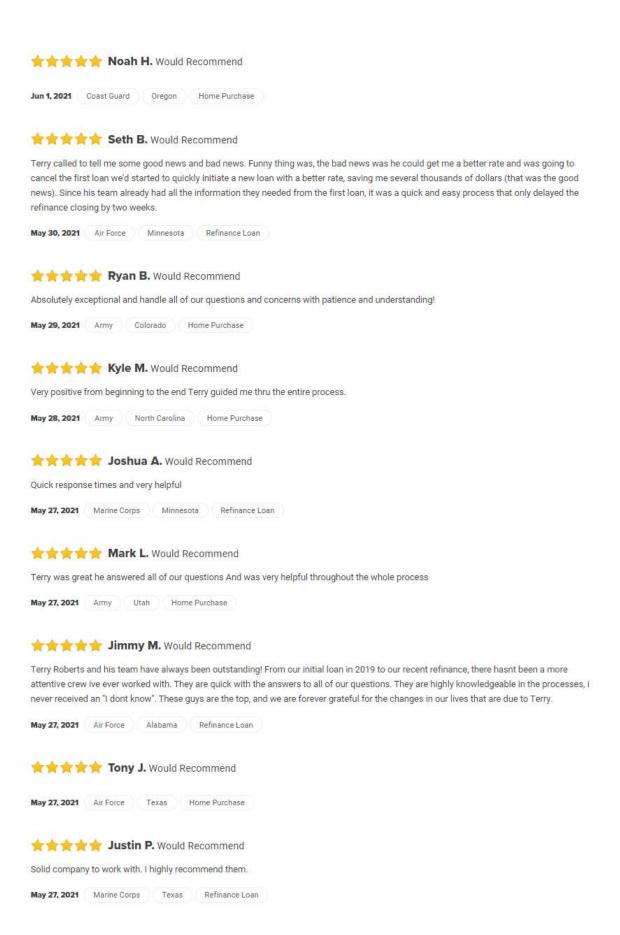


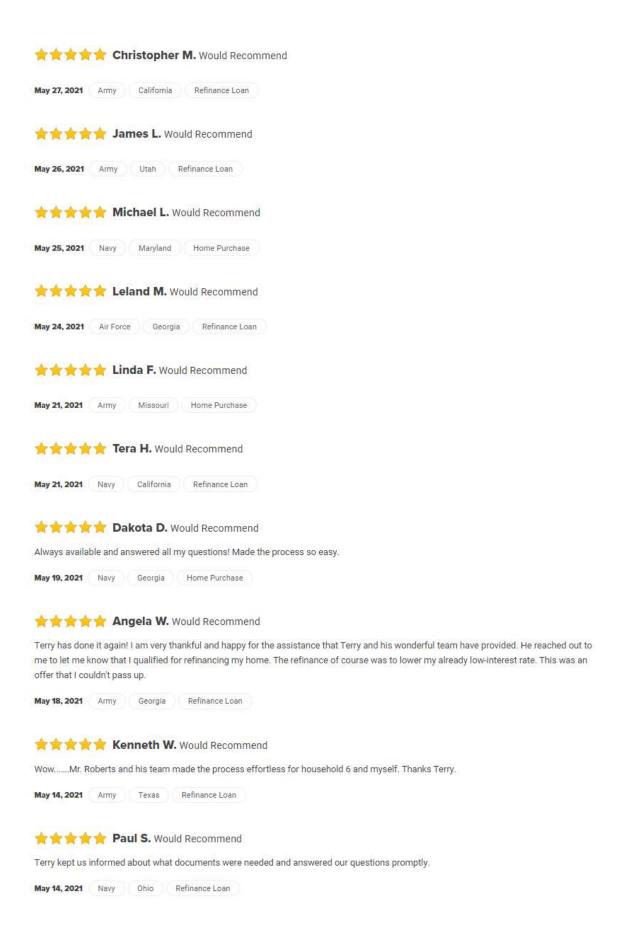


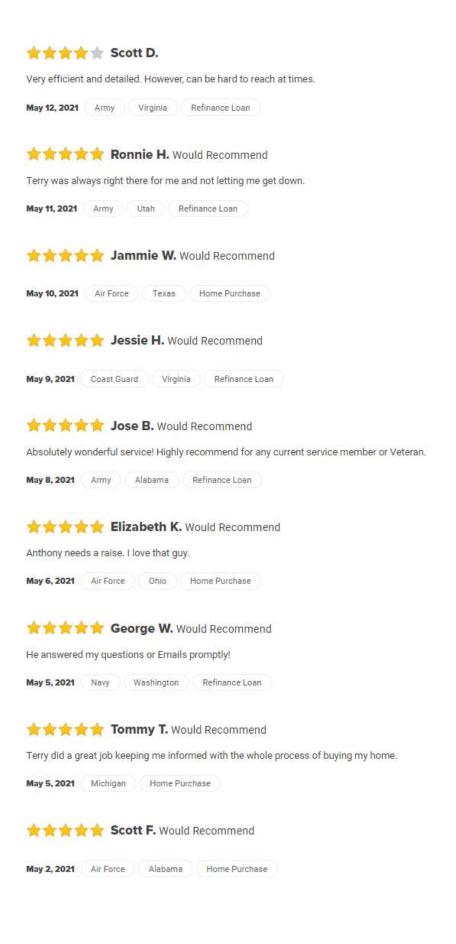


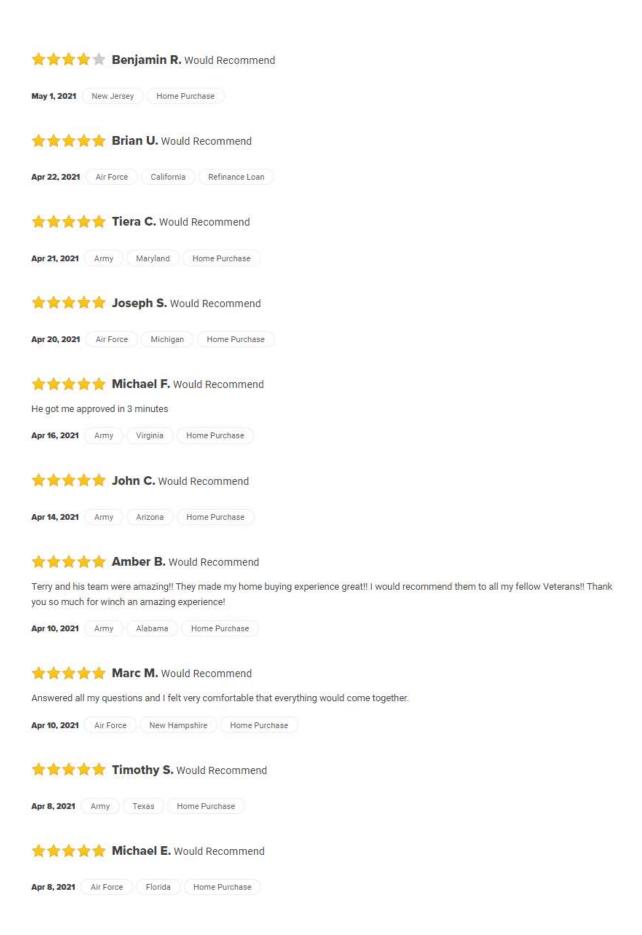














Terry is not working with me to take care of things needing repaired that are not satisfactory

Response from Veterans United

Hi Kerry,

I know that you have been in communication with your team on your options but wanted to give some next best steps to you in this aspect.

What we can do is provide advice on your next steps. Here are the options we have seen work in the past:

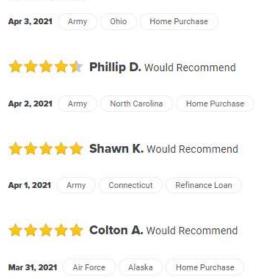
- If a home inspection was completed, contact the home inspector. A home inspection is going to be a much more thorough
 assessment of the home's structure and inner workings. An inspection is not required by Veterans United but highly recommended.
 Inspectors typically have protections to help out in situations where they may have missed something.
- 2. Contact the VA Regional Loan Center. If you feel like this is something that was missed by an appraiser please let the VA know. The appraiser is there to assess the value of the property and make sure the home is safe, sound and secure. The appraiser is not going to be able to see there is any faulty wiring but feel free to discuss these issues with them. You can find their contact info here: https://www.benefits.va.gov/homeloans/contact_rlc_info.asp [benefits.va.gov]
- 3. If there was something not disclosed by the seller or agent please contact a real estate attorney. They will better be able to assess your situation to see if there is any financial relief you can receive.

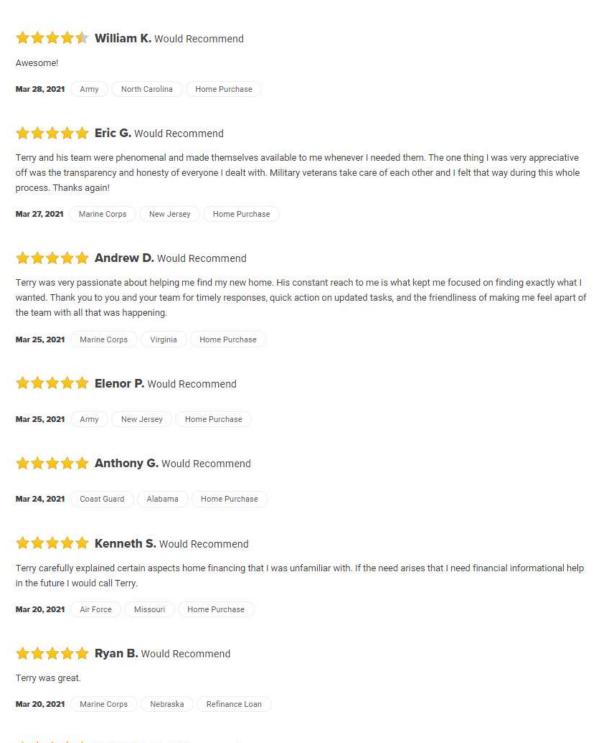
With the paperwork that we have on your file there is nothing to indicate anything is wrong with the home. This is a situation that we rely on all other parties when completing the transaction. You are at liberty to choose the property you want to purchase with your real estate agent and then we order an appraisal to make sure the home is valued at the purchase price at minimum. We understand that this is a stressful situation and if there was anything we could do to help in another way we would be happy to do this.





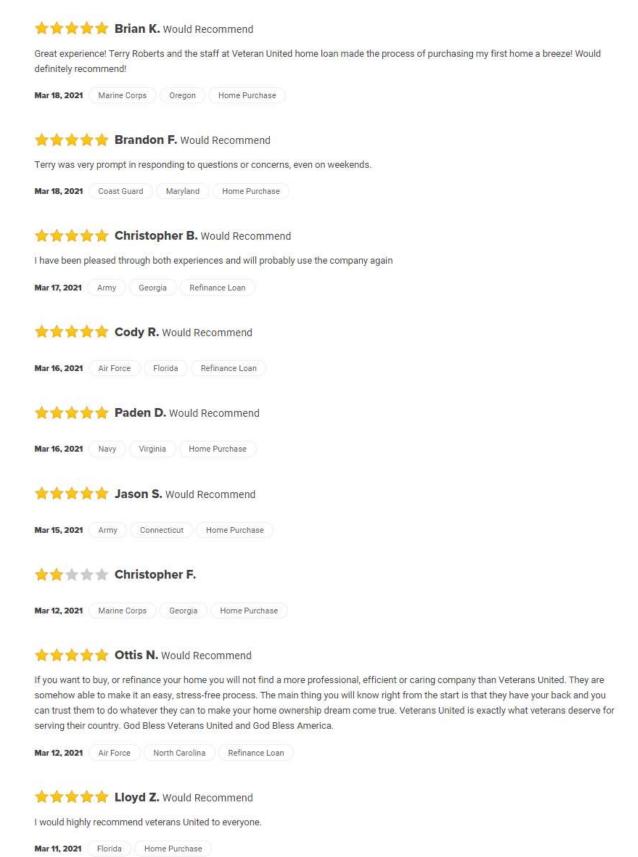
Terry and his team could not have done a better job. Every detail was exact and explained more in depth when asked. Extremely happy with the entire process.

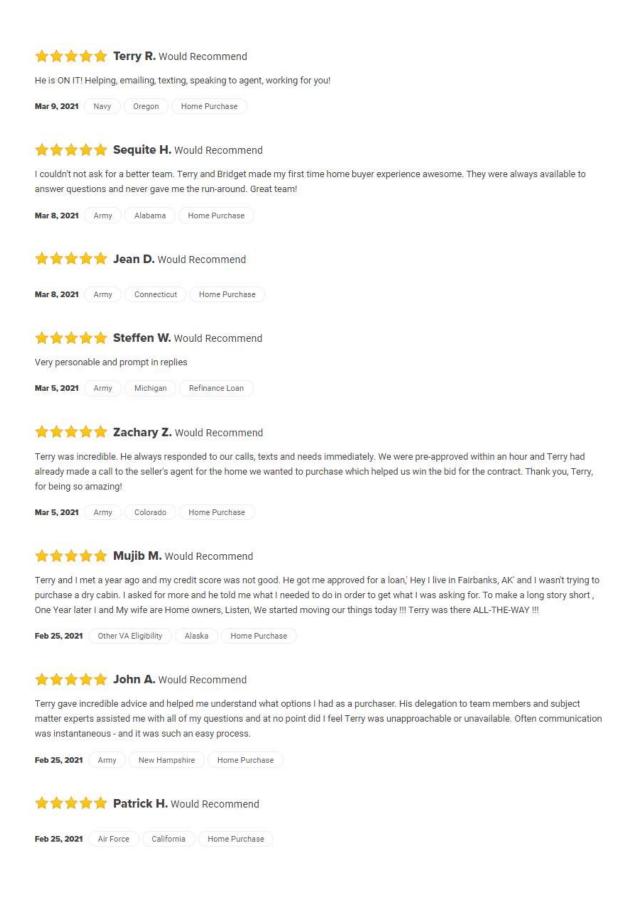




Terry Roberts is exceptional! He is the loan officer you want by your side! His due diligence, hard-work, and all around knowledge is top notch and beneficial! I never doubted myself in the home buying process with Terry. My family and I came from out of state and now owners of a gorgeous home. I ensured we handed everything in on time and in return he ensured that we had a clear channel of communication, especially coming in to a new area. His mastery of the loan process was impeccable! If you're looking for a loan specialist; look no further Terry is the professional you want!

Mar 19, 2021 Army Alaska Home Purchase







He made it even easier than it was to buy the home the first go around. Super easy and an overall splendid experience working with Terry.

Feb 24, 2021 Air Force Utah Refinance Loan



He kept me updated on the process, so easy and simple it's silly.

Feb 19, 2021 Navy Florida Refinance Loan

** * * * Dahlia A. Would Recommend

Terry and his team were amazing! Always very responsive and helpful.

* Featured Review from Apr 10, 2019 Air Force Alaska Home Purchase





Communicative and quick responses.

Feb 19, 2021 Army Michigan Refinance Loan

* * * * * William P. Would Recommend

Feb 17, 2021 Air Force New Hampshire Refinance Loan

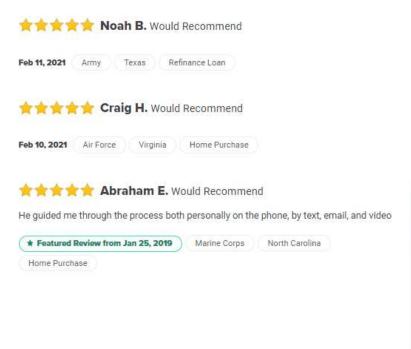
🌟 🌟 🌟 🌟 💃 **Jose F.** Would Recommend

Terry maintained a positive attitude the whole way through. And just when i thought this deal wasn't going to work. Terry made it happen! Thank you Terry for your hard work and dedication to helping us veterans. Overall, you went out of your ways to help me with what VU could. Thanks again!! Best wishes

* Featured Review from Mar 2, 2019

Air Force Arizona Home Purchase







* * Paul N. Would Recommend

Terry is the best Loan Officer I have ever worked with after buying my last two homes with him and this last refi. I will be telling every vet I come into contact with to use VU.

Feb 9, 2021 Army Oregon Refinance Loan



Terry is the best Loan Officer I have ever worked with after buying my last two homes with him and this last refi. I will be telling every vet I come into contact with to use VU.

Feb 9, 2021 Army Oregon Refinance Loan

★★★★★ Naithan B. Would Recommend

Feb 9, 2021 Other VA Eligibility Alabama Home Purchase

** * Del L. Would Recommend

See number one's comments

★ Featured Review from Mar 2, 2018 Navy Washington Home Purchase



** * * * Nathan S. Would Recommend

Terry and the entire team were excellent. They addressed all my concerns through the entire process. When I had concerns about the escrow amount... Terry went back to them multiple times to confirm. Great job overall.

Feb 8, 2021 Marine Corps Texas Refinance Loan

** * * John W. Would Recommend

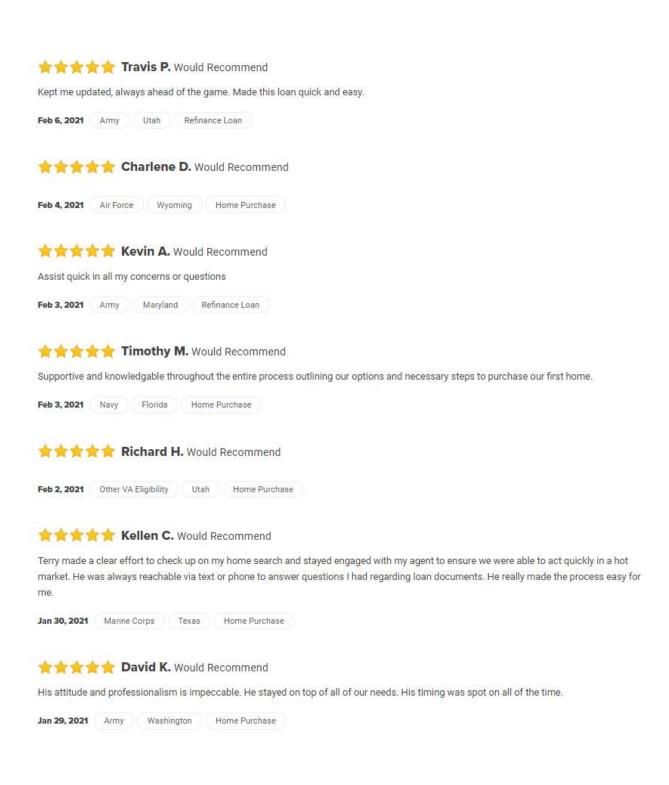
Feb 7, 2021 Navy Florida Home Purchase

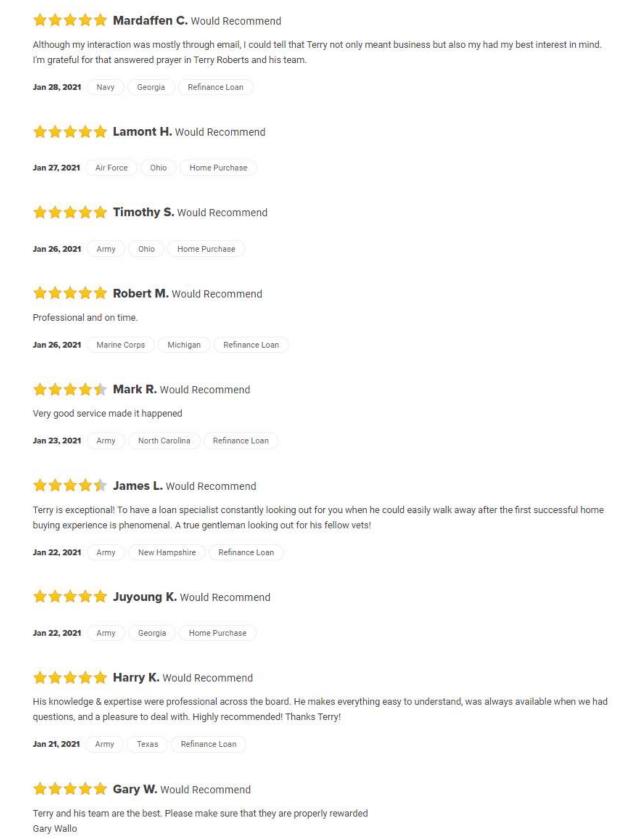
*** *** William M. Would Recommend

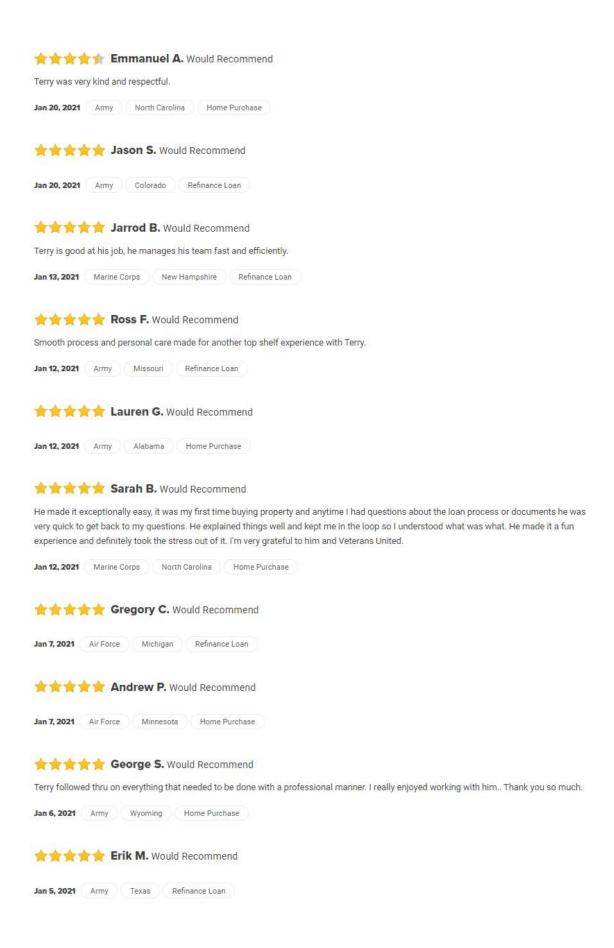
Outstanding! Top notch!

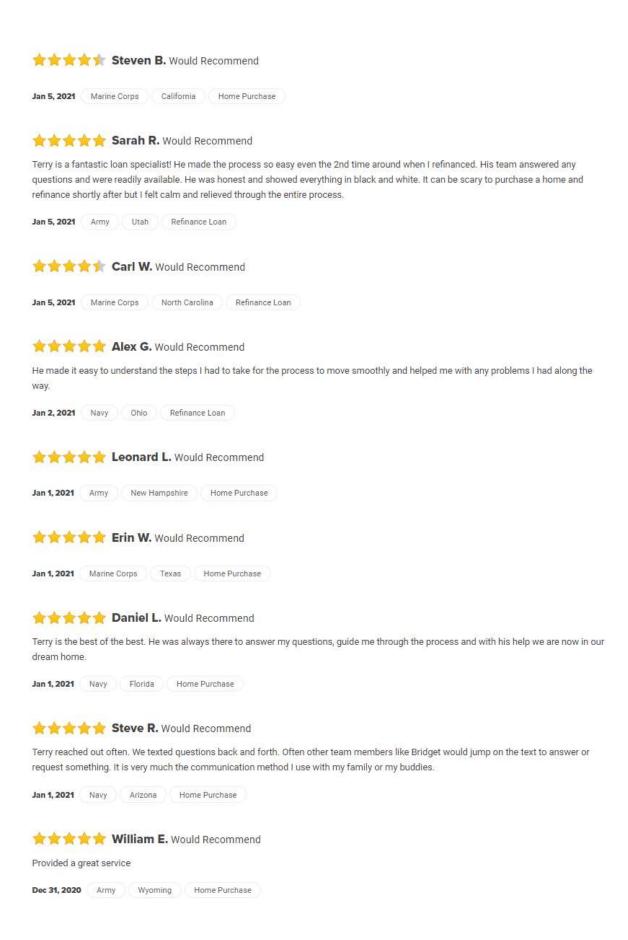
★ Featured Review from Jan 13, 2018 Army Ohio Home Purchase

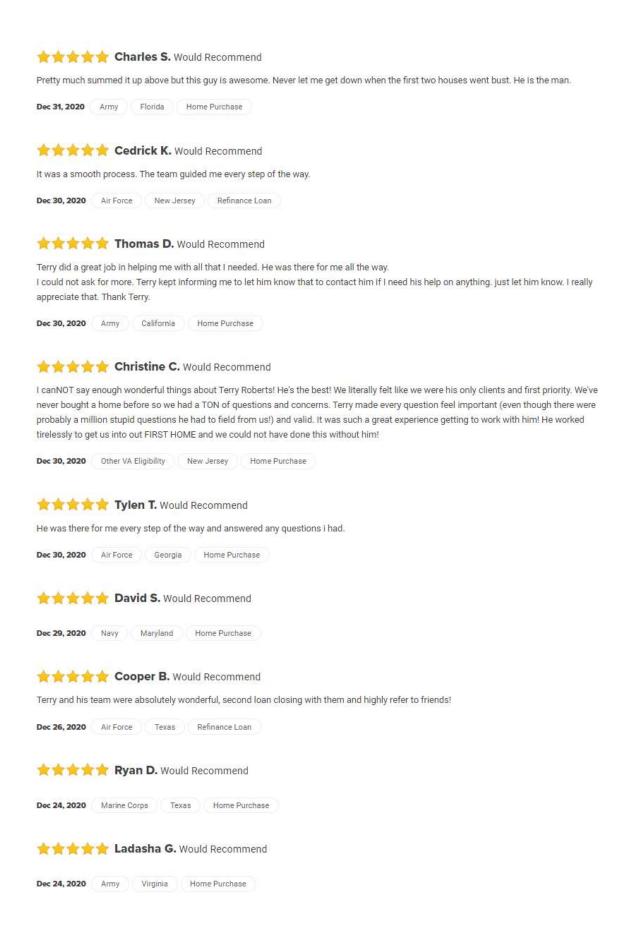














I chose to contact Terry for my Refinance, after he showed his thoroughness and professionalism, when I purchased my home. He follows up promptly with any questions or concerns I may have along the home loan process, which I really appreciated. He is always very polite and respectful.

Dec 24, 2020 Army Arizona Refinance Loan

** * * * * Kevin R. Would Recommend

I can honestly say Terry was nothing short of outstanding! He's the type of individual you want in your corner. Terry did an excellent job of keeping me informed throughout the process while doing his best to ensure all parties, including the title company, were accurate and timely. My wife and I were a bit cautious having little experience with the online mortgage process. If you value professionalism, candor and customer service, this is the representative you want.

Dec 24, 2020 Army Alabama Home Purchase

* * * * * Sean B. Would Recommend

Terry is awesome! He always kept us updated on new information. He explained the whole process thoroughly which is important when your a first time home buyer because things can be very confusing and stressful. Terry helped our dream of owning a house come true and we will always be thankful for that. I recommend Terry to everybody and I hope to use him and his team again in the future.

Dec 23, 2020 Army Washington Refinance Loan

** * * * Larry K. Would Recommend

Terry Roberts gave me a lot of great insight. He help me understand the financial side of the home buying process. He answered all my questions as it pertains to a VA loan. He definitely gave me the impression, he cared about me as a buyer.

Dec 23, 2020 Army Maryland Home Purchase

* * * * Adam S. Would Recommend

Very professional and knowledgeable. He made the process quick and easy.

Dec 22, 2020 Army Texas Refinance Loan

** * * * Nicholas L. Would Recommend

This is the second time we have used Terry for our home loan and the process was fast and convenient. I will continue to use Veterans United for my future home loans

Dec 22, 2020 Navy Texas Refinance Loan

★★★★ Milton B. Would Recommend

Dec 22, 2020 Navy Arizona Home Purchase

* * * * * Deremy H. Would Recommend

updates on a timely manner and always kept us in the loop.

Dec 21, 2020 Air Force Alaska Home Purchase



Terri & his team do a great job of keeping you and the loan on track. If you don't understand something, they make sure you do. They are always there to help & very professional.......

Dec 20, 2020 Air Force Ohio Refinance Loan

Air Force Ohio Refinance Loan

Chunsong P. Would Recommend

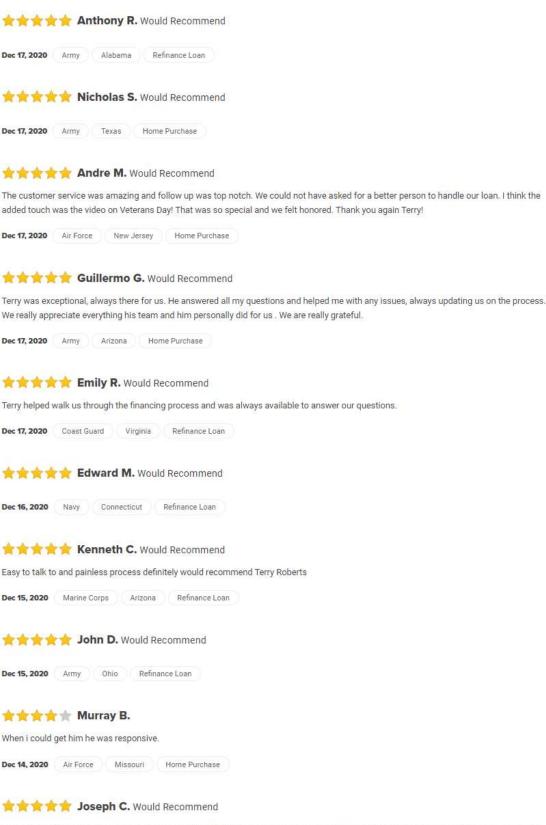
Terry and Bridget and Anthony you are the best

Dec 19, 2020 Army Florida Home Purchase

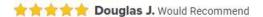


Terry and his team were fantastic. I'm a senior, new to the homebuying process, and on my own through the process. The level of communication between the team and me was great. If I contacted them with a question, someone got back to me in a very period of time. I cannot stress enough how much communication eases the stress of what can be a hectic process. And before anyone says "well, that's just our job", trust me, I have heard horror stories from acquaintances about their experiences with lenders. So keep up the great work!



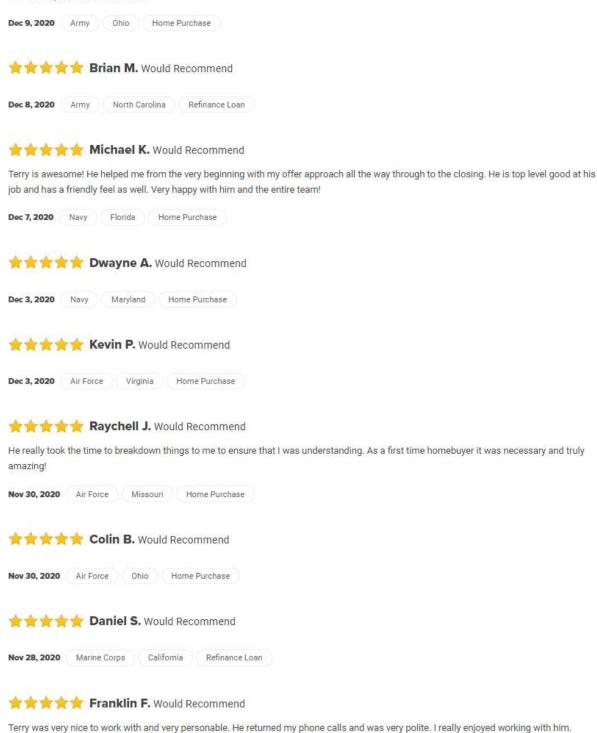


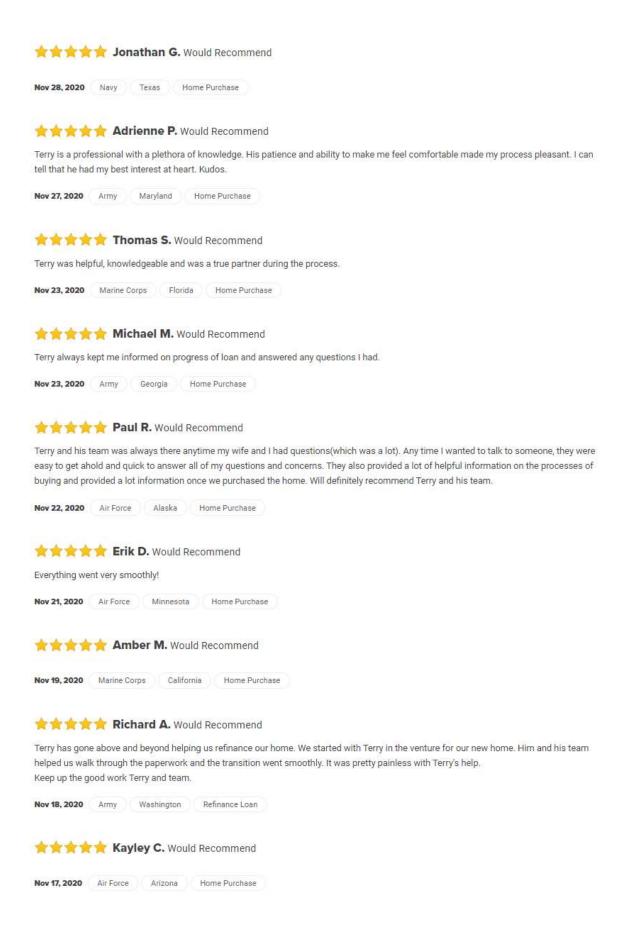
Terry was quick to reply to our phone calls and our questions as we went through the loan process. We felt he was very knowledgeable and willing to assist us with our concerns. He was even willing to help us close ahead of schedule with only 4 days notice! Terry has a very pleasing and caring personality and we loved working with him.

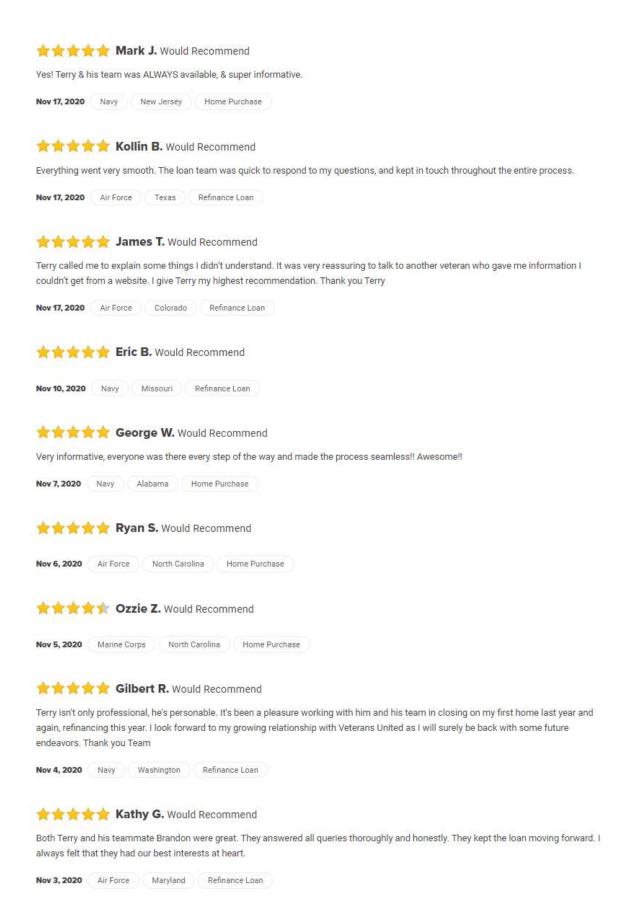


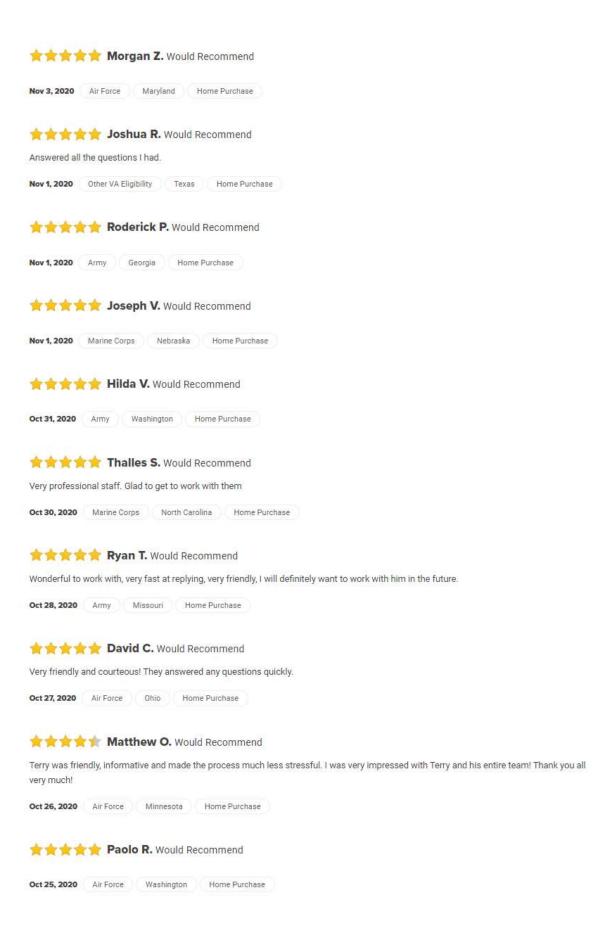
Nov 28, 2020 Other VA Eligibility Washington Refinance Loan

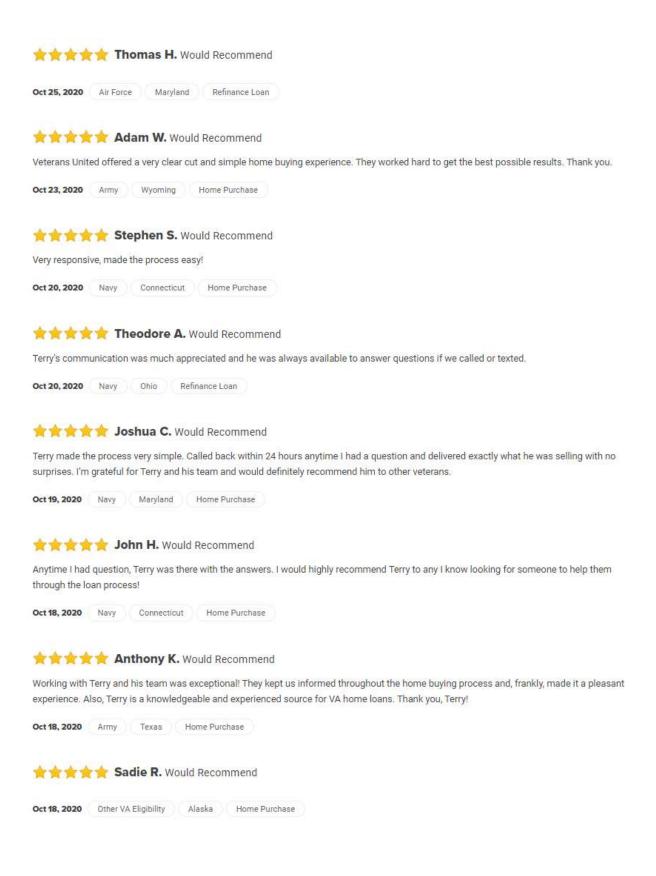
He was always available. All the quotes were up front and accurate. His team would call if anything was needed and respond by phone or email to explain details if needed.

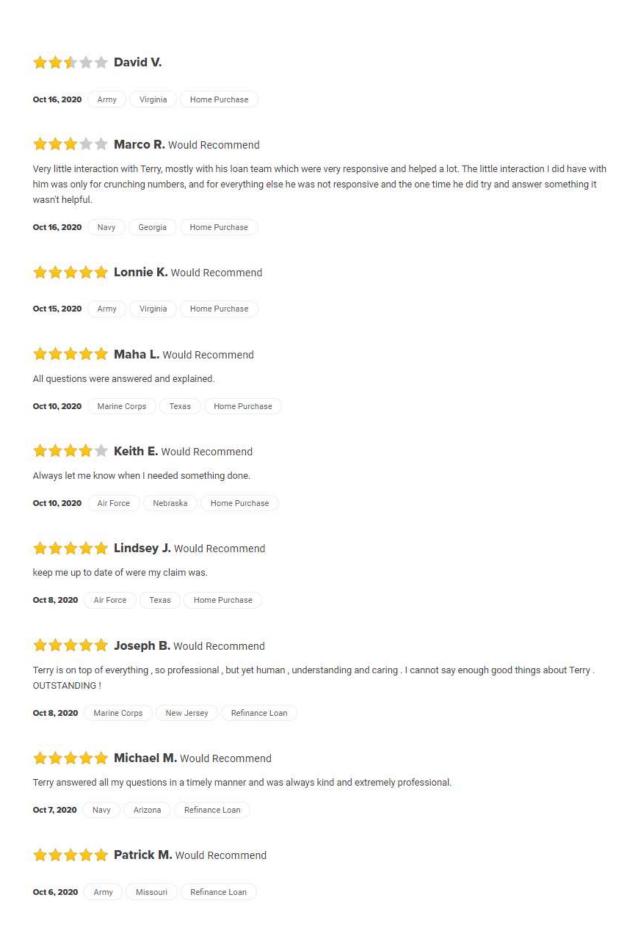


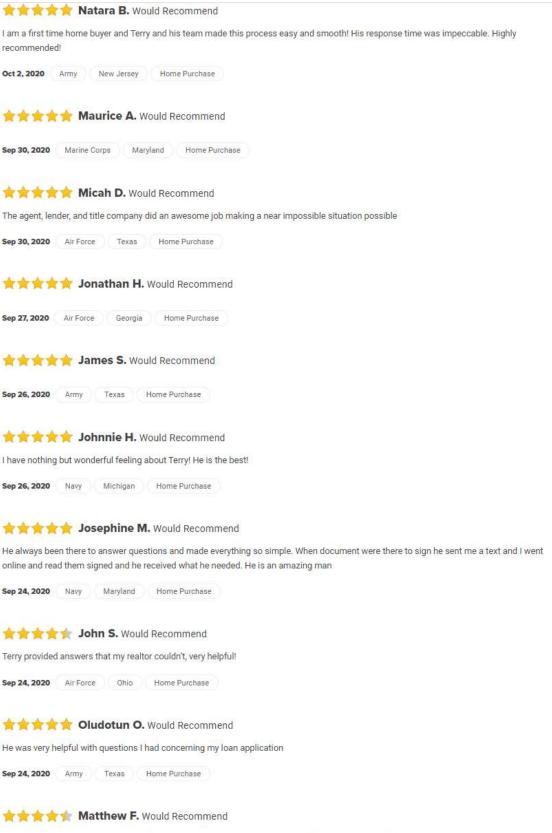




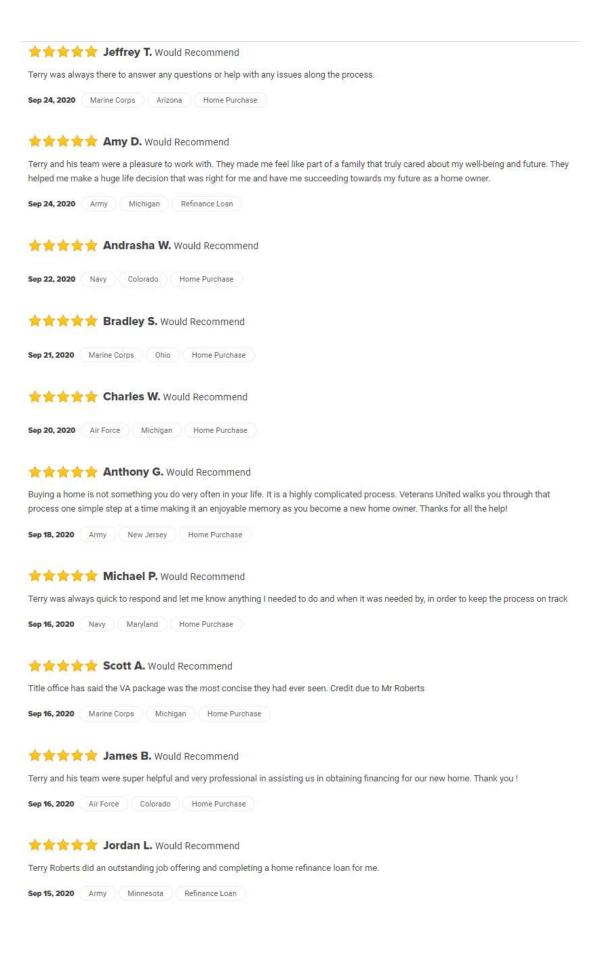


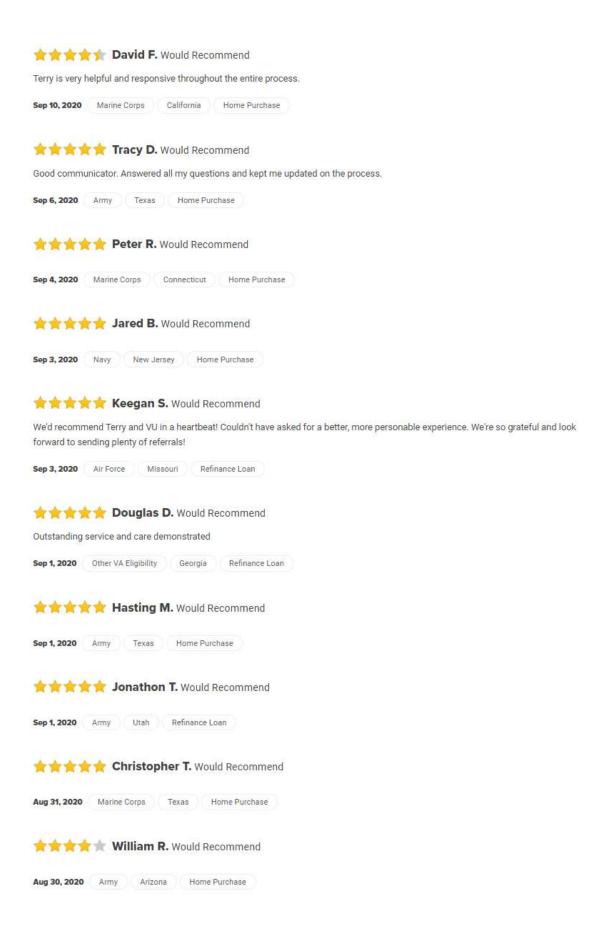






Good communication. Most importantly, when crunch time came, he pushed it through and got our closing date 24-48 hours earlier than I thought it would be. That made a significant difference in my schedule and ability to move in!





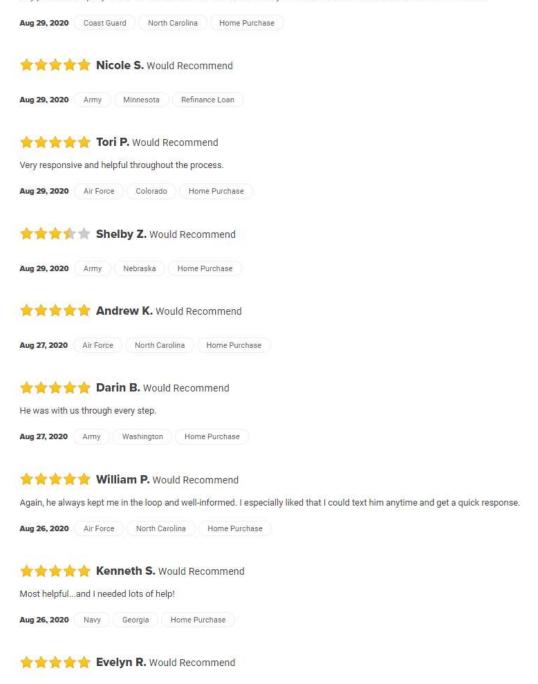


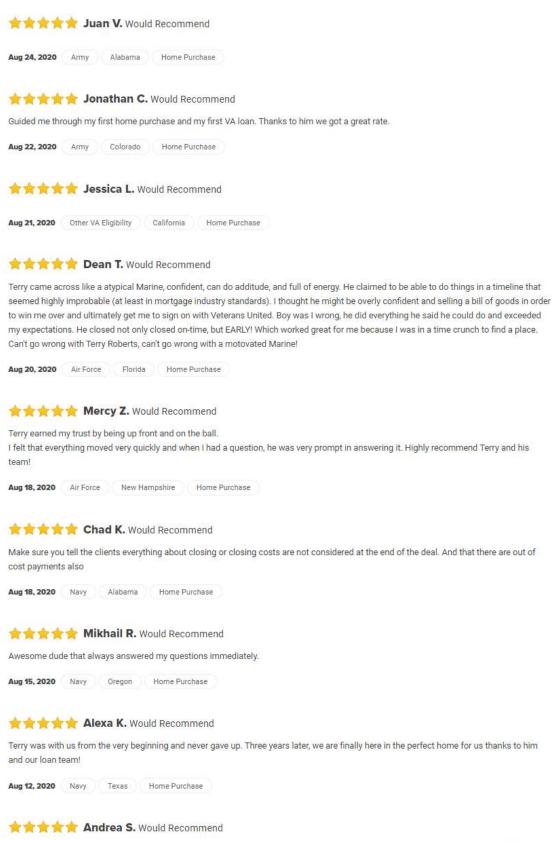
Terry and his team have been very attentive in getting me documents I needed to complete and keeping me updated on the status of the loan. As the loan had to clear in about 30 days, his efforts were vital for getting cleared to close on time!

Aug 30, 2020 Marine Corps New Jersey Home Purchase

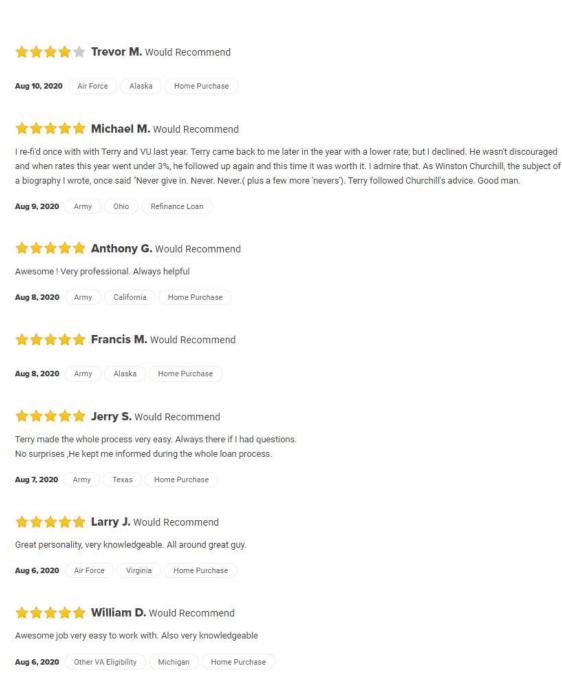
** * * * David S. Would Recommend

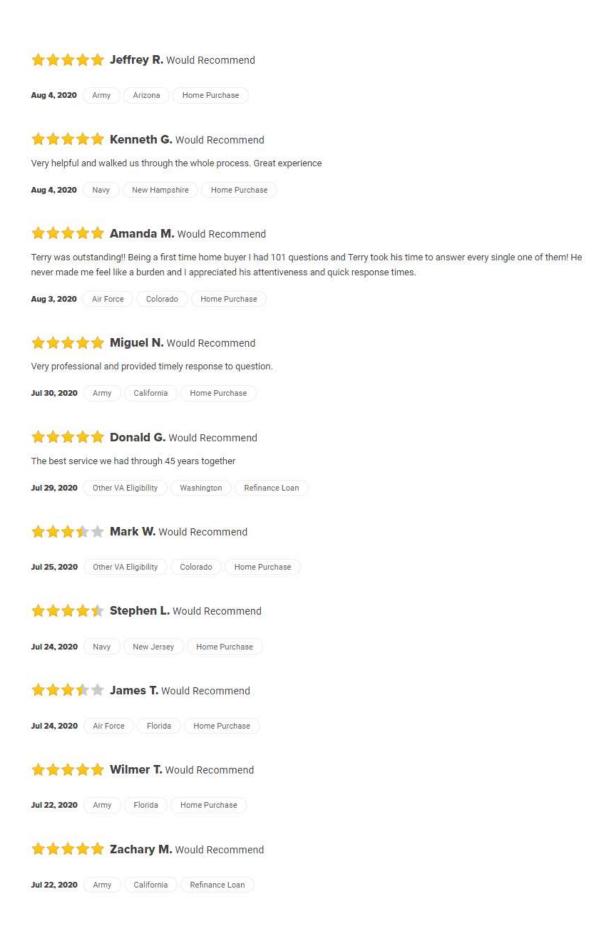
From my initial contact, all the way to the closing, Terry displayed the pinnacle of professionalism and friendliness. Even my agent commented on his effectiveness and positive attitude. Given that I made a decision to use Veterans United after a preliminary web search, as the deal unfolded, I was continually impressed with the ease of the process and offer a deep thanks to Terry for guiding me thru the process. Any prudent company would do well to have a a man such as Terry in the front end of their customer service. 11 Stars!!!!

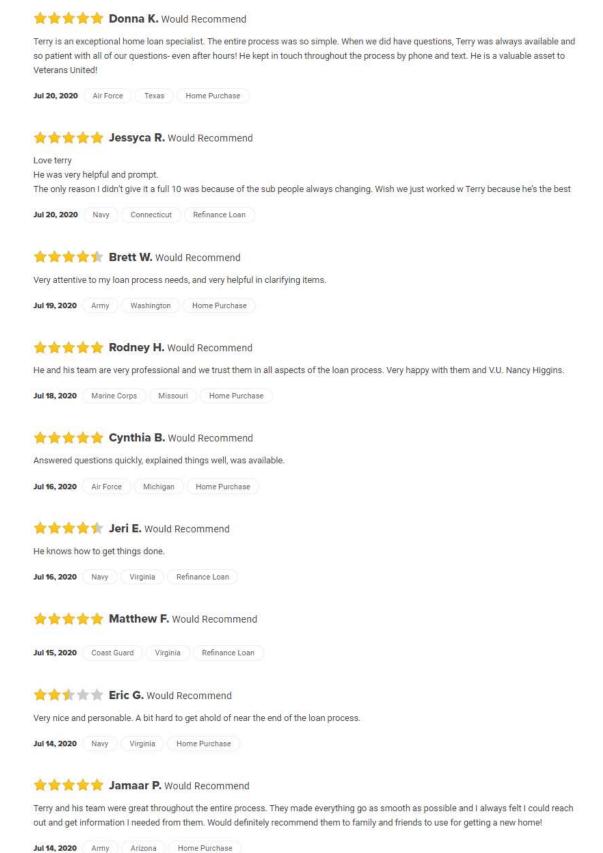


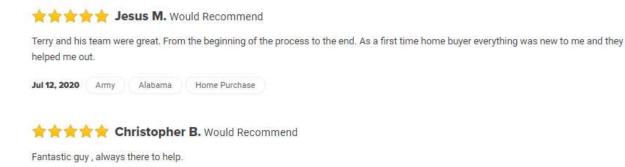


He ensured I was knowledgeable and responsive to my requests. He and his team were very well organized using technology to make to the process effortless.











Michigan

Jul 11, 2020 Navy

Things started out really quick and easy, lots of communication and explanations, constant follow-ups on needed documents/signatures.

Once the first house fell through, I feel my realtor and I had a harder time contacting Terry. Perhaps he had a larger work load at that time, but that lack of communication toward the end is my only complaint.



Home Purchase







I would highly recommend going with veterans United for any veterans looking to buy a home. Communication was outstanding, they are there for you every step of the way.



** * * * * Taylor V. Would Recommend

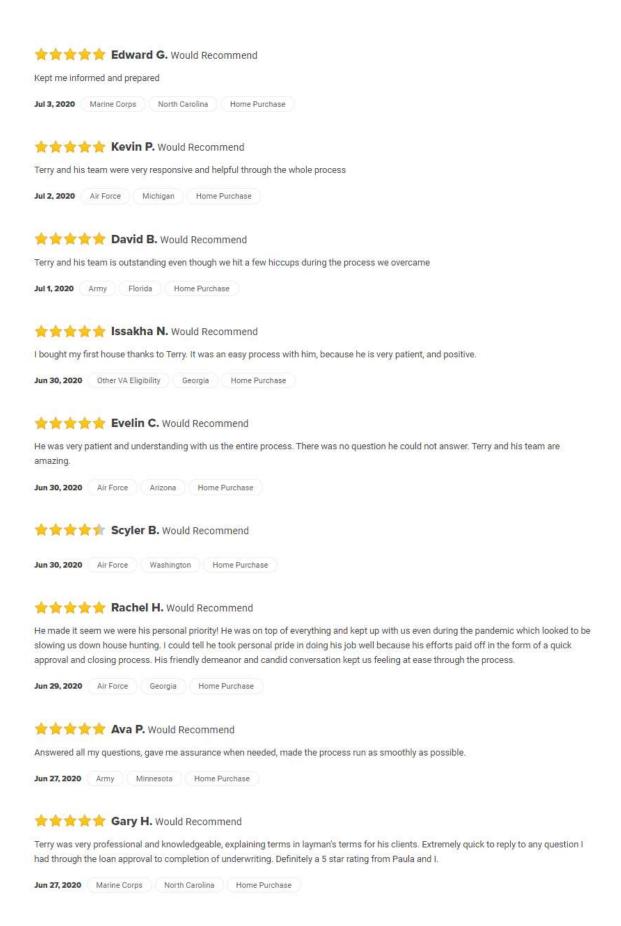
Tough to get ahold of. Very knowledgeable on everything we asked and very friendly.

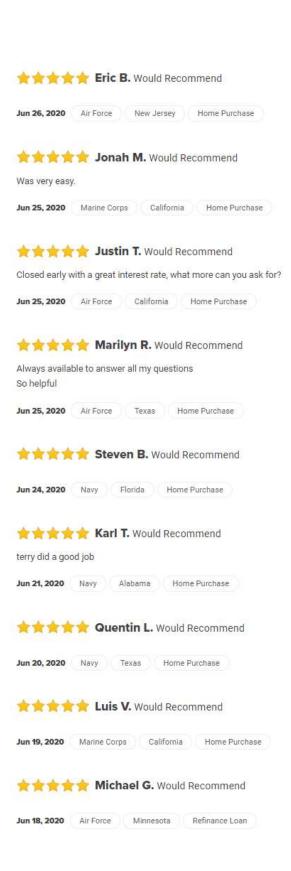


★★★★★ Jason D. Would Recommend

Having this as my second home buying experience, I'd say that this process and experience was significantly better than my first and I really appreciate Terry and his team for all their hard work. Look forward to working with you all in the future!

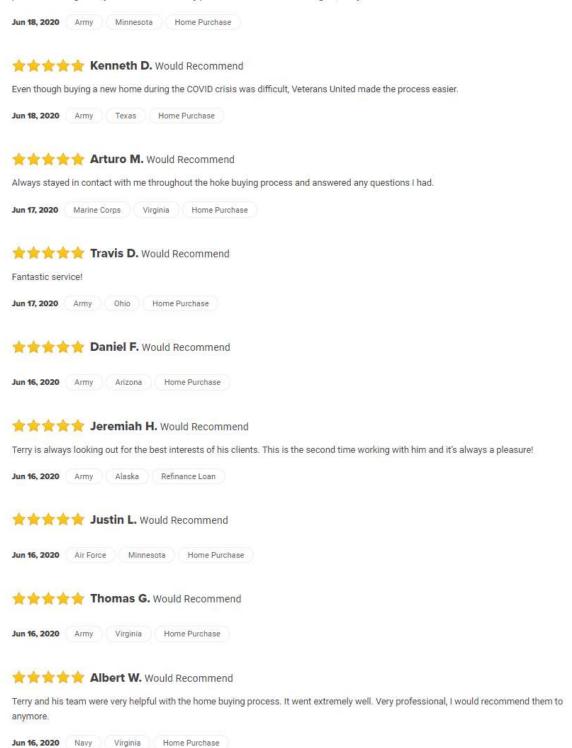


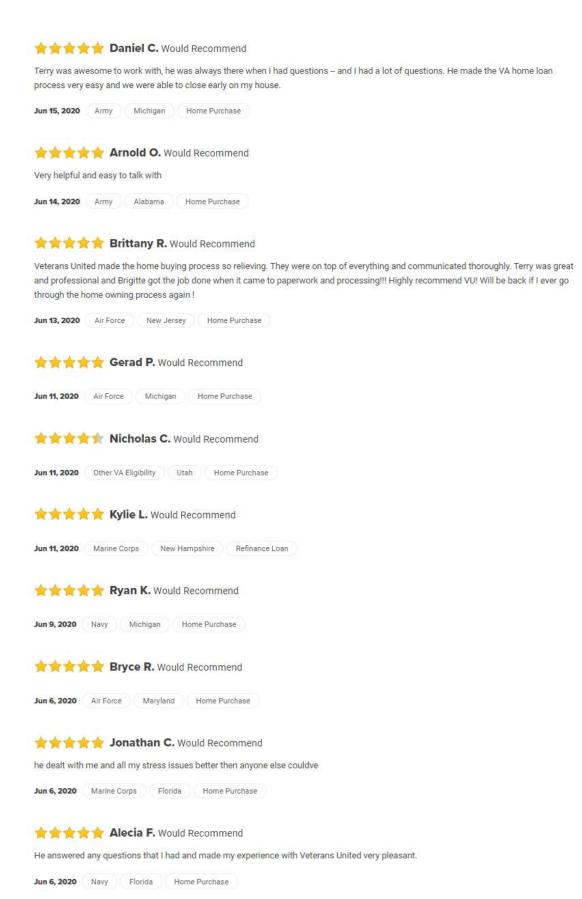


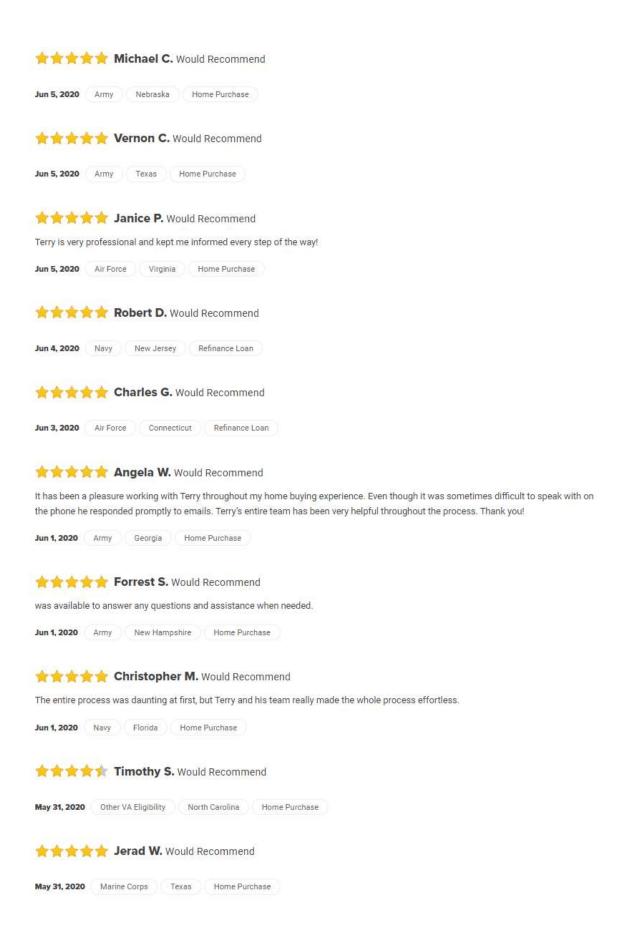


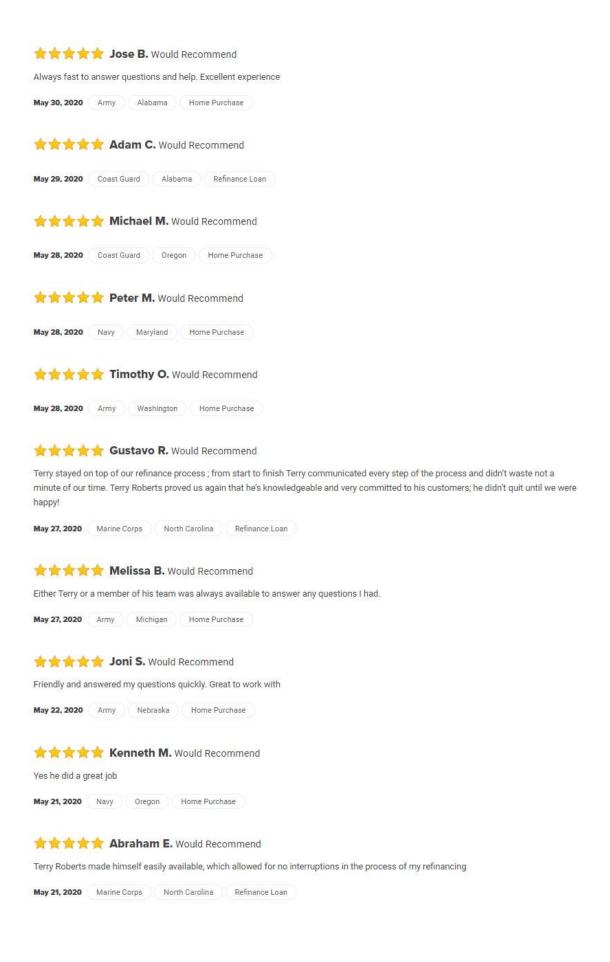


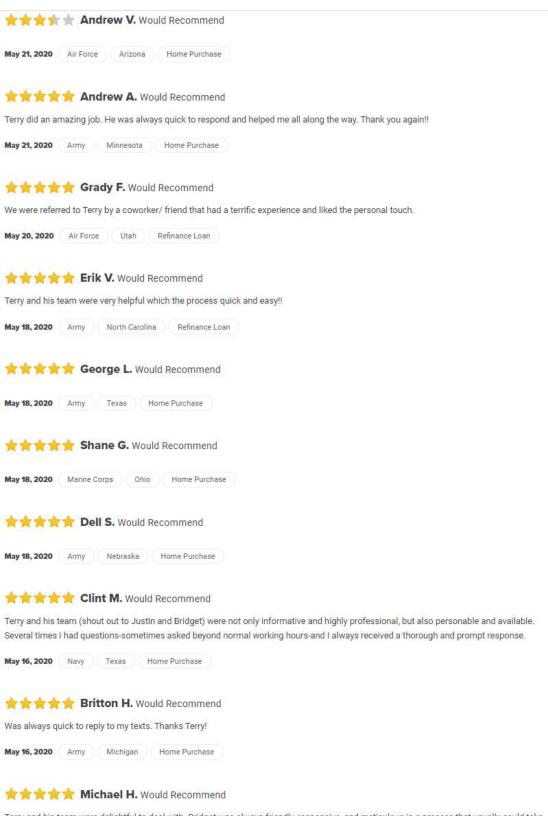
Terry and Bridget were able to work with me & my schedule, and were patient enough to understand I was selling a mobile home, while simultaneously buying a townhome. I was still working full time during the COVID-19 pandemic, which required businesses to shut down, or go digital. Signing documents electronically made things a LOT easier! As harrowing as buying a home could be, the VU team did everything possible to mitigate any issues and ensure my purchase was solid. Thanks again, everyone!





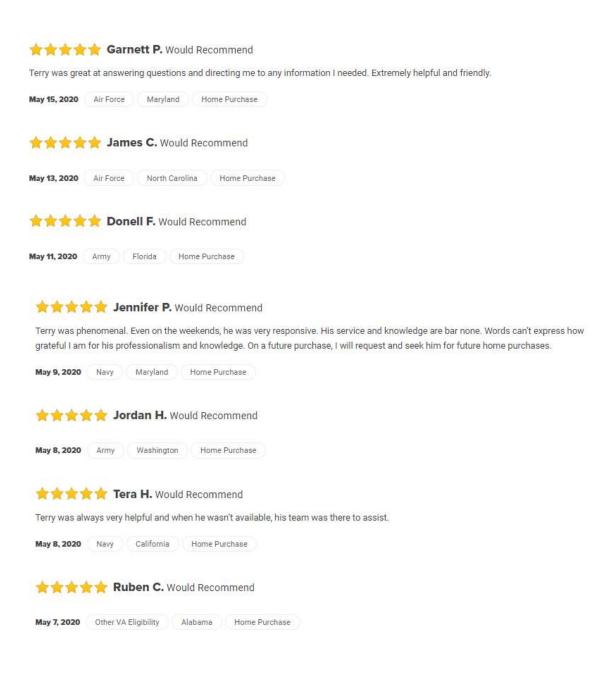


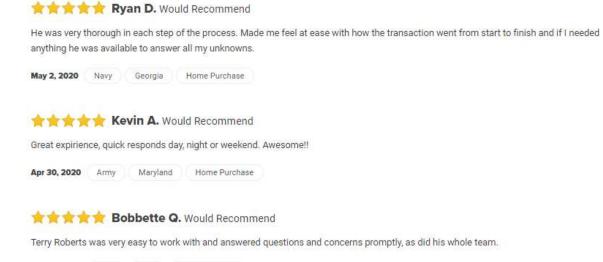




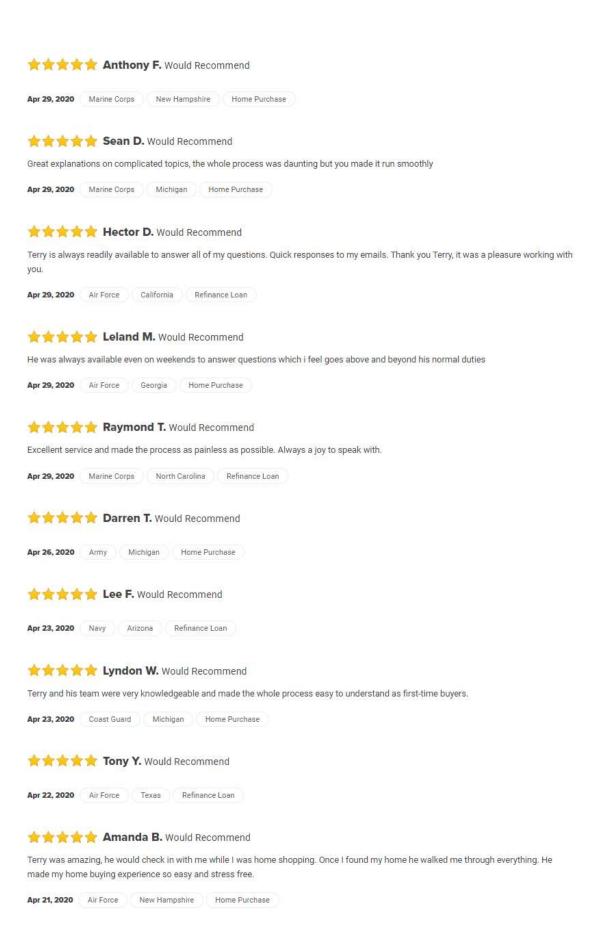
Terry and his team were delightful to deal with. Bridget was always friendly, responsive, and meticulous in a process that usually could take weeks but we were done in days. In today's world of pandemics and rate changes in the mortgage industry, in my opinion this is the only Viable method of buying a home for a veteran.

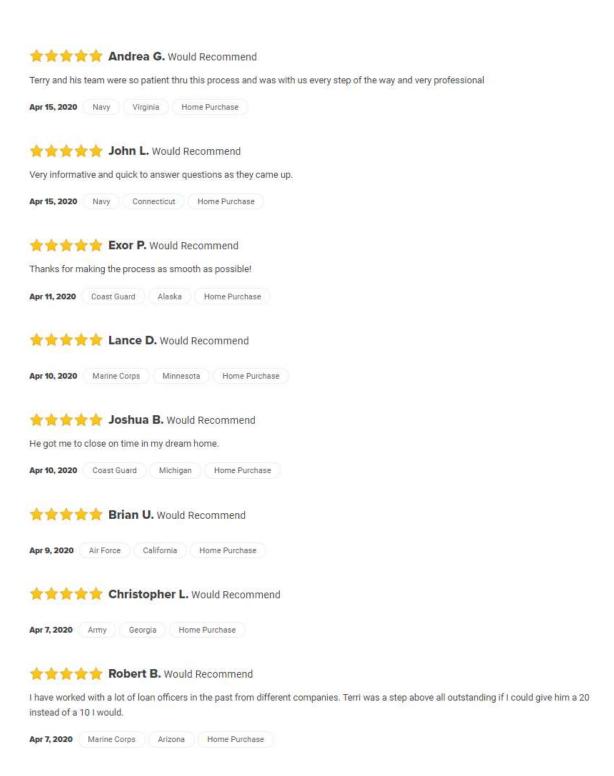
LTC (R) USA

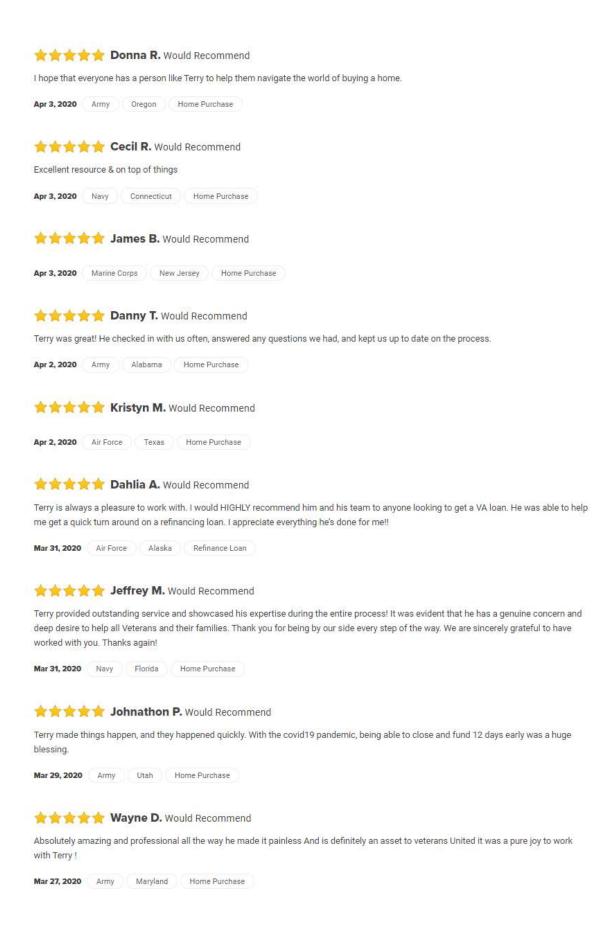


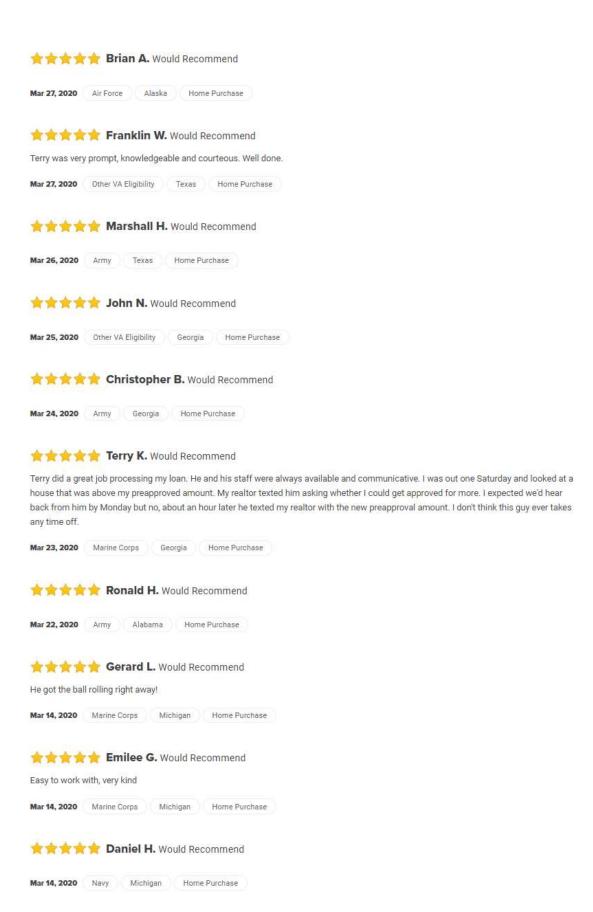


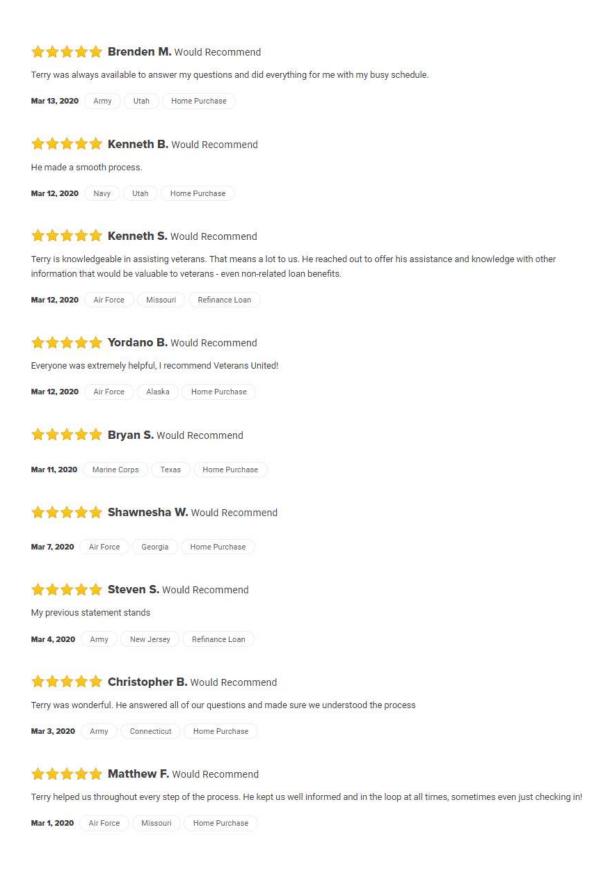
Apr 30, 2020 Army Ohio Refinance Loan



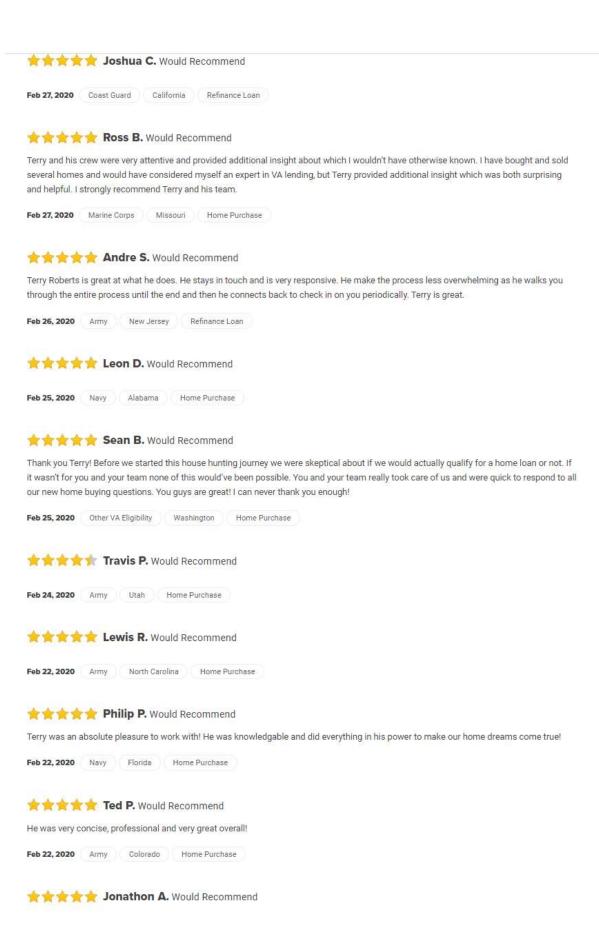


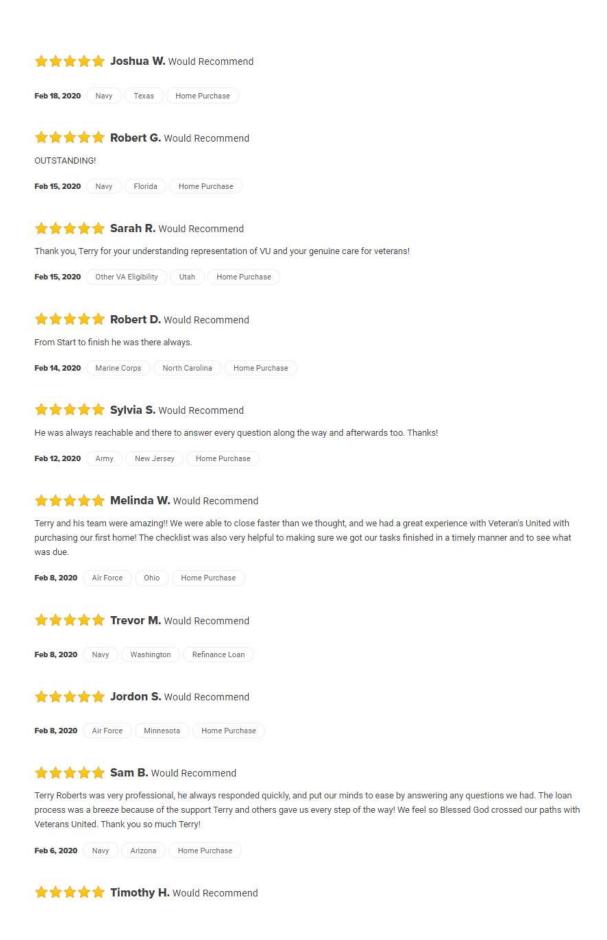


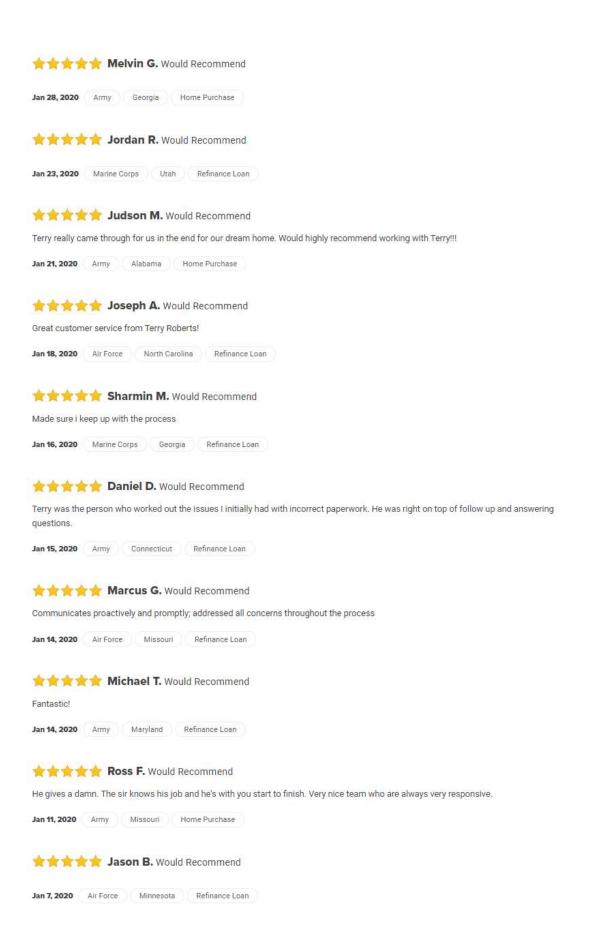


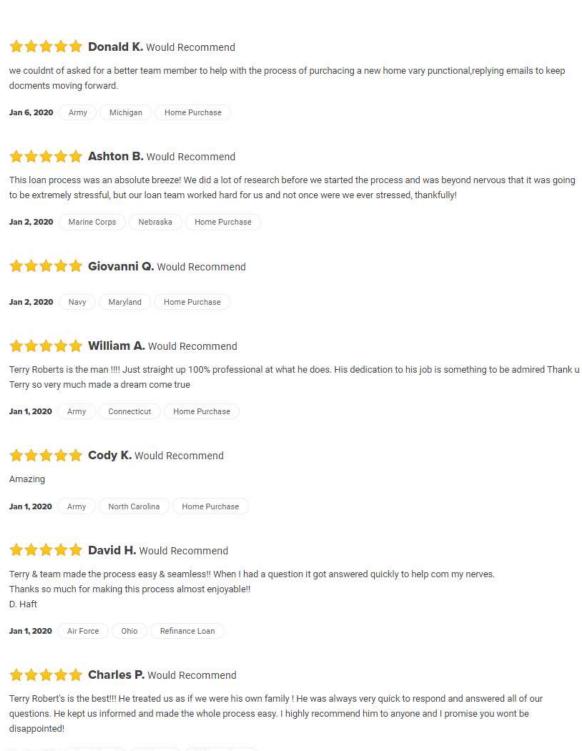










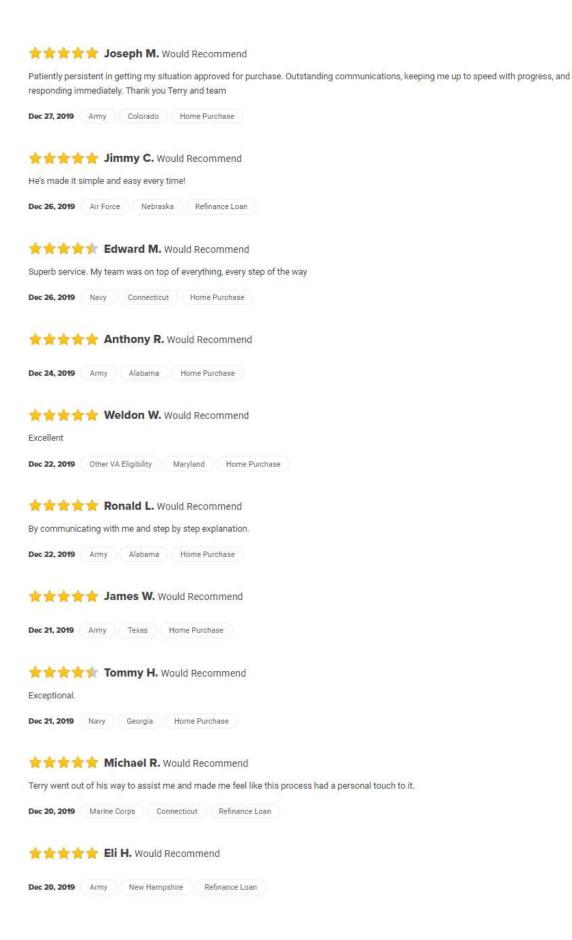


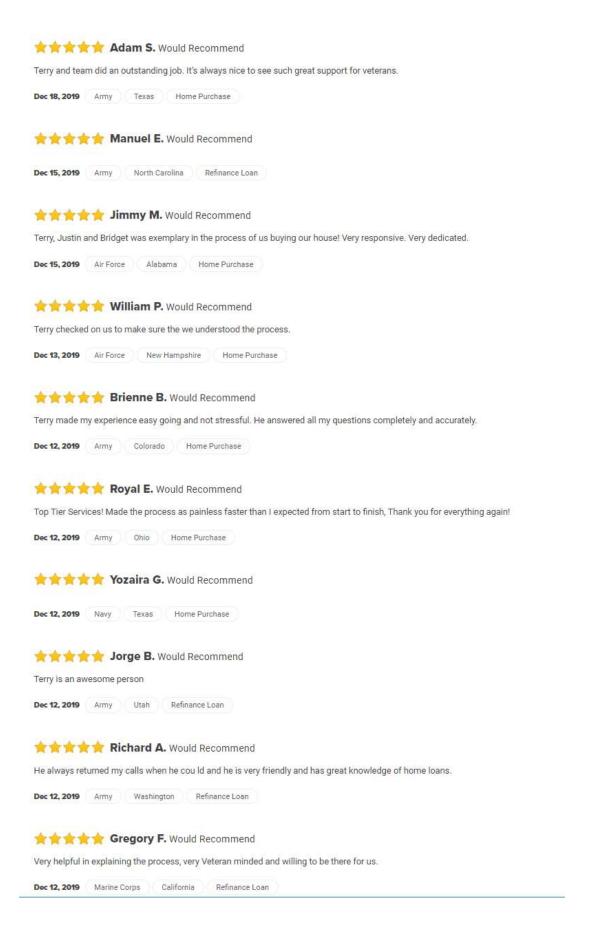
Dec 30, 2019 Coast Guard Alabama Refinance Loan

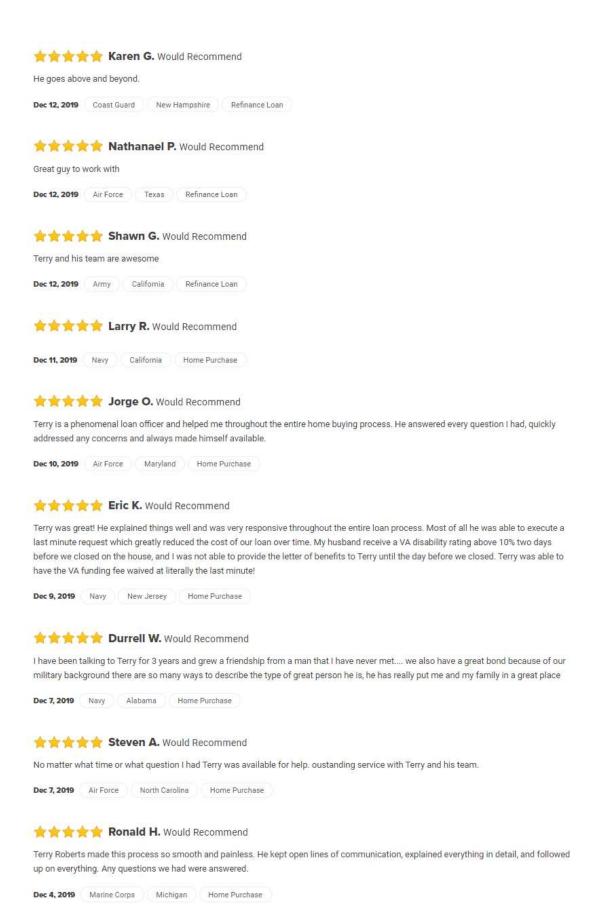
* * * * * Matthew H. Would Recommend

He truly cares about each person he works with. He goes above and beyond and we are so grateful.

Dec 28, 2019 Army Texas Refinance Loan

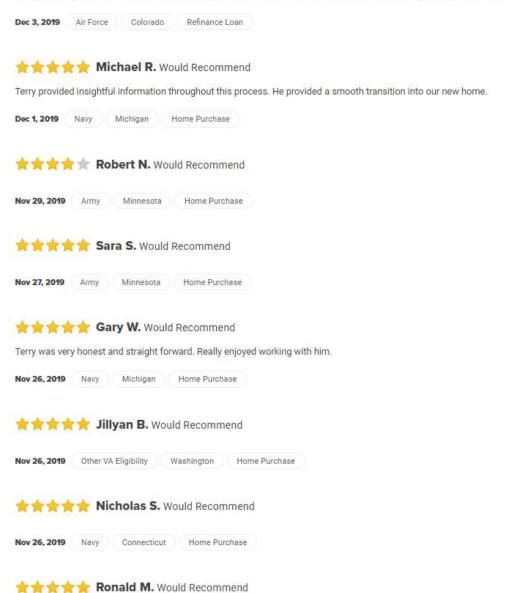








Mr. Roberts is a great professional and was able to answer all of our questions. If i understand this process correctly, He is the one who got us the lower rate than our credit union was offering, and got the cost of the loan close to what we had budgeted for. I'm definitely not a fan of this process and the exuberant charges this industry charges families in order to obtain funding for a home or to redo some paperwork for well qualified people that want to restart their home loan. With that said, Mr. Roberts made this a good experience and we are thankful for it.



When I started this hunt for who I would be using. For my loan specialists I found 2 prior but when I called and spoke with Anthony who set me up with Terry Robert's from veterans United things became so much smoother and simpler. Working with Terry Roberts made me feel like everything was being handled like a professional. Every document was digital which at first I did not like but then on my private site I was able to download copies of every file I got from them as well as every file I had to upload making it easier to keep files in my private files. Friendly fast professional service from Terry Robert's made our first time buying easy calm and almost stress free. Thank to Terry Roberts and veterans United for having our six on this next step In our life.

Thank you

Nov 24, 2019 Marine Corps Arizona Home Purchase

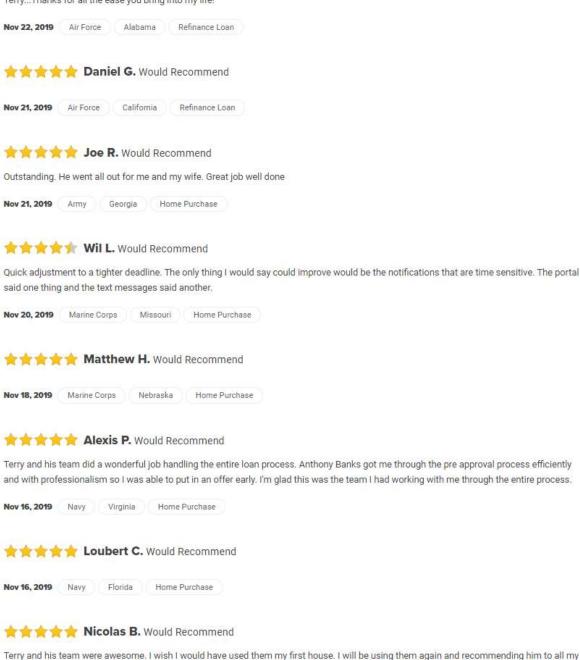


veteran brothers and sister.

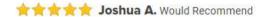
Nov 15, 2019 Marine Corps North Carolina

If I could, I would rate Terry even higher. He has been the best loan specialist I could ask for. I have recommended him countless times to anyone who has asked for home purchasing advice. I can call Terry anytime for any questions and know that he will get back to me as quickly as possible. Very personable and knowledgeable. When I had the opportunity to refinance, my first call was Terry to start the paperwork. He and the team took it from there and a couple of emails later I was signing some documents at my convenience and all was done.

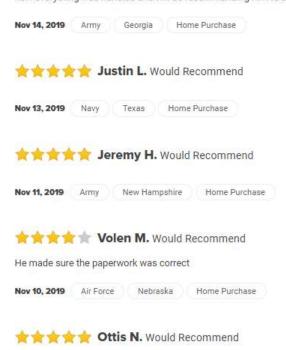
Terry...Thanks for all the ease you bring into my life!



Home Purchase



Terry made this process smooth and easy. He was ready to answer any questions I had and he was very responsive. I'm very pleased with how everything was handled and will be recommending him to all my friends and family when they are looking to buy a home.

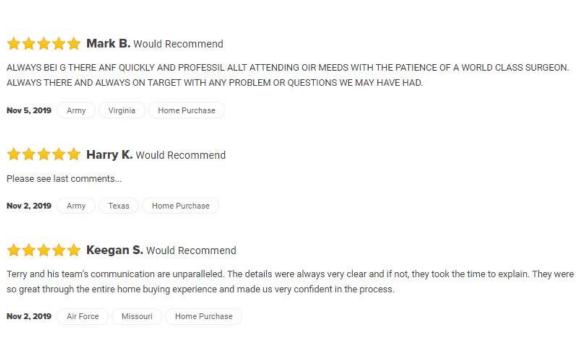


Terry and his Team were outstanding during our home purchase and recent refinance. They are organized, efficient and always did exactly what they said they would do which is rare these days. We felt like they were on our side during the whole process and were always available to answer even our most minor questions and concerns. We would recommend Veterans United, specifically Terry and his Team, without hesitation. Thank you for the great service and making our dreams come true. God bless you.

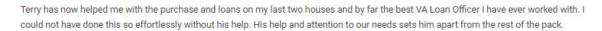


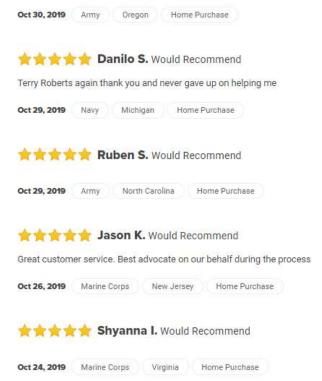
Terry was the best. If any military member or veteran wanna buy a house I will recommend terry, he was with me since day 1 explaining everything in detail. Super happy with his customer service.

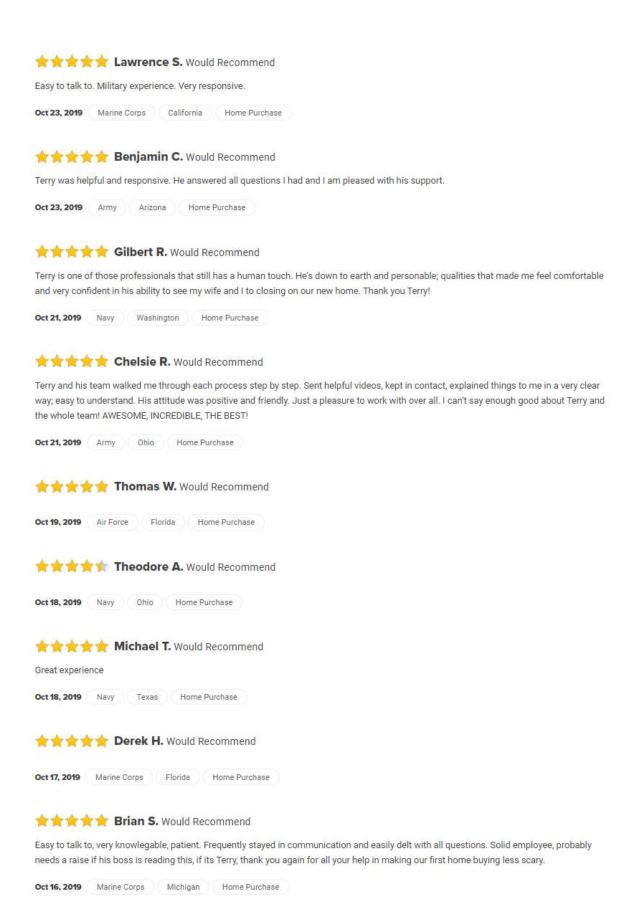
Nov 5, 2019 Army Virginia Home Purchase

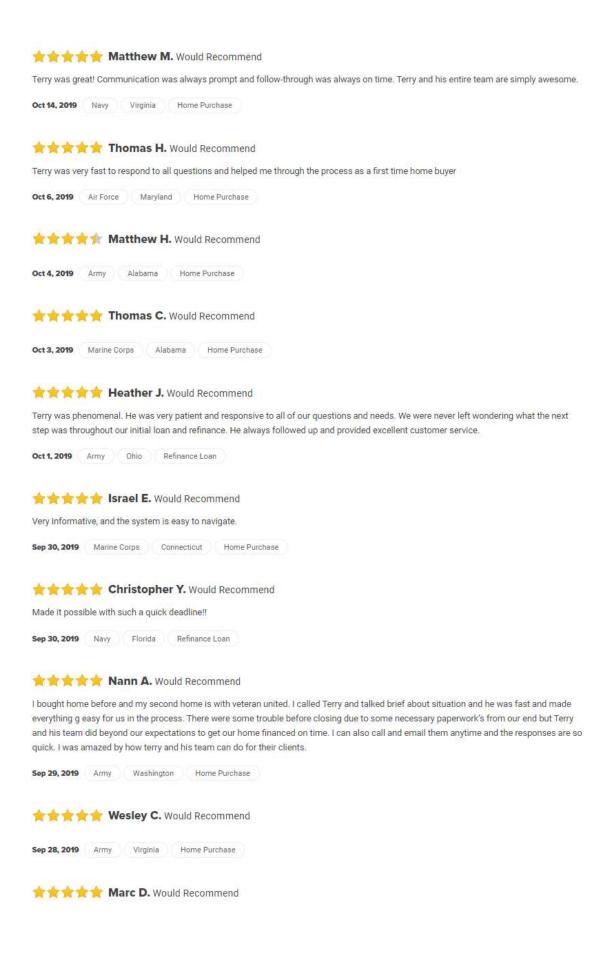


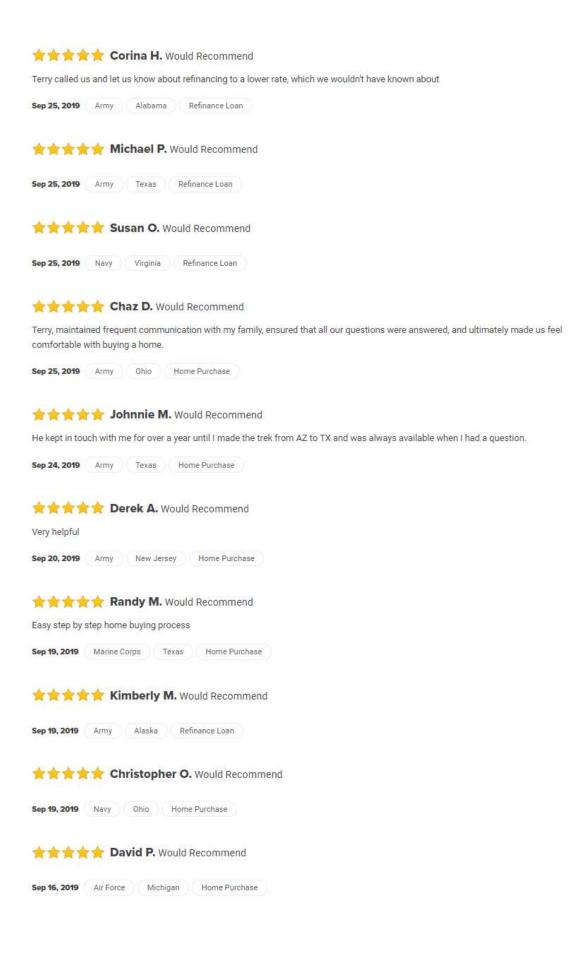


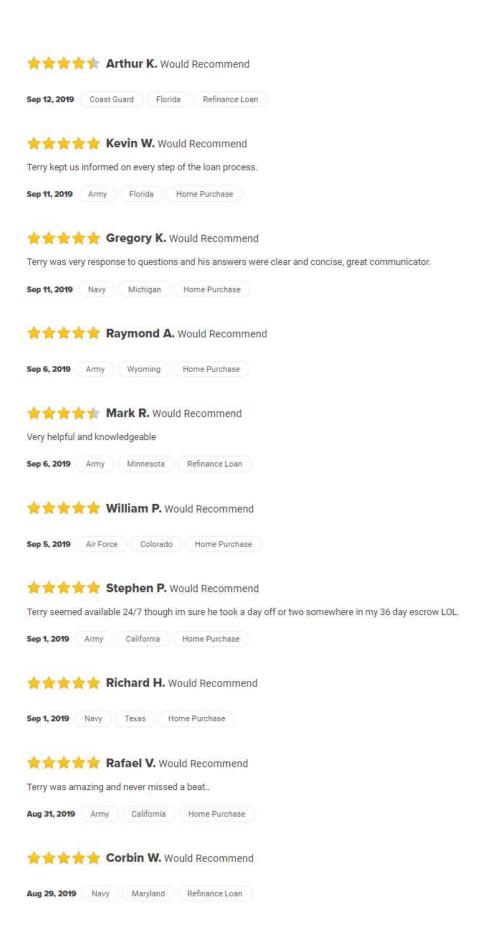






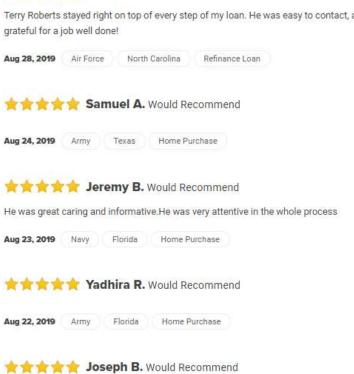








Terry Roberts stayed right on top of every step of my loan. He was easy to contact, and had the answers for all of my questions. I'm very



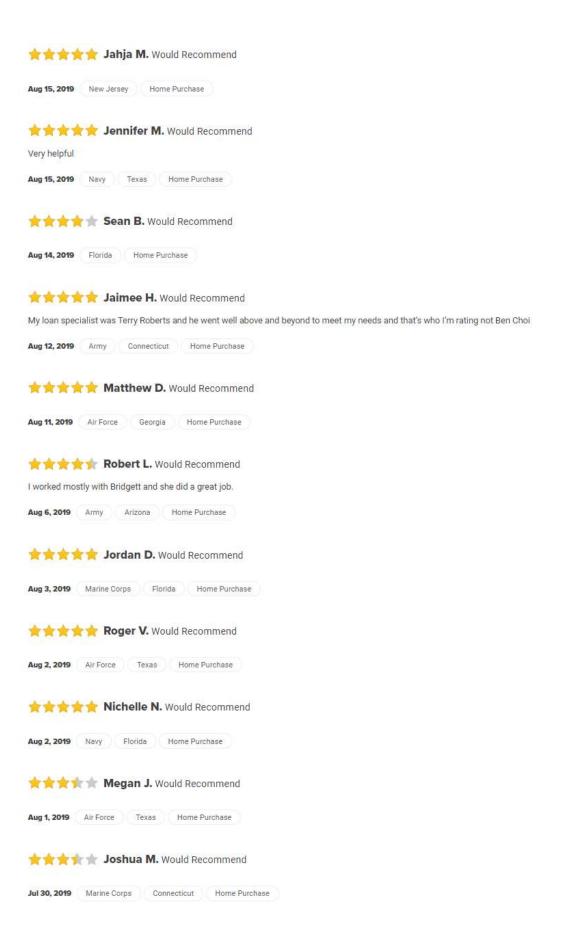


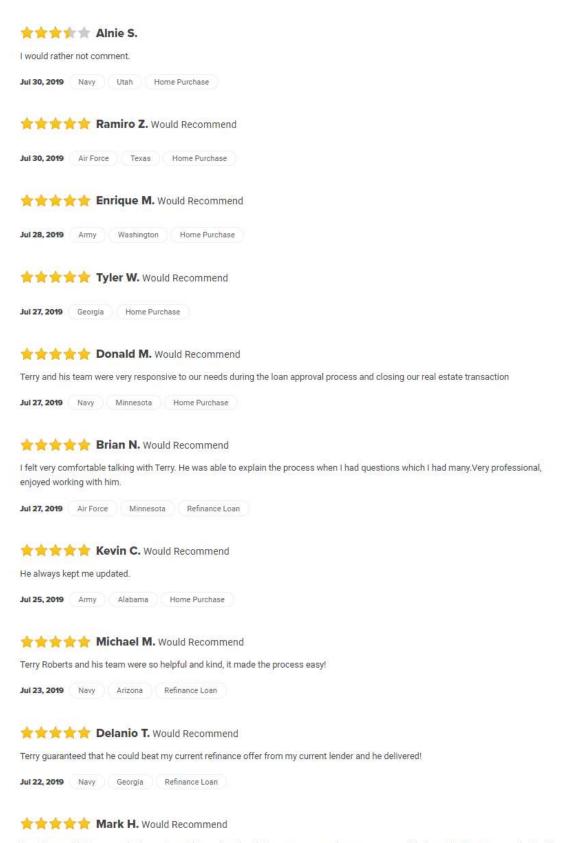
Aug 22, 2019 Marine Corps Refinance Loan New Jersey



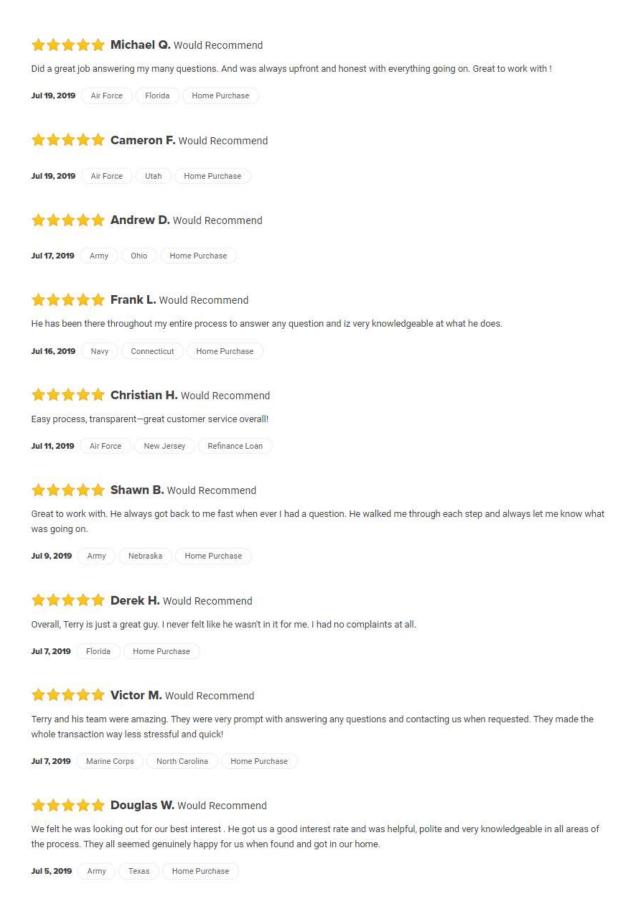
Best experience. Terry has been a cut above every home finance person I've dealt with in the past. He never inflated anything, He under promised and over delivered. Terry was always efficient and effective with time and documents. No wasted time. Highly professional guy. Worked impeccably with my realtor. You are lucky to have him on your team

Aug 19, 2019 Navy Florida Home Purchase





Yes. Terry and his team worked non stop nights and weekends to ensure our purchase was successful. Honestly, there is no one better. We could always count on Terry.





Veterans United helped make quick and easy work of my very first home purchase. They were response, answered my questions about anything and everything as it pertained to my loan. If they had the ability to help make things easier on me, they would take care of certain tasks for me if they could. Would 10/10 recommend

Jul 3, 2019 Coast Guard Alaska Home Purchase

** * * * * Salem Z. Would Recommend

Mr. Roberts definitely knew how to make it all happen and guided me every step of the way! Very professional and easy to talk with! Overall great experience and I'm so thankful for the opportunity to work with such a kind and understanding person as Mr. Roberts!

Jul 3, 2019 Marine Corps Texas Home Purchase

* * * * * Brent F. Would Recommend

He was an absolute professional. He immediately responded to every inquiry and handled all aspects flawlessly. Best loan experience of my life.

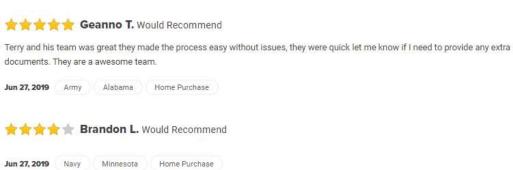
Jul 3, 2019 Navy Missouri Refinance Loan

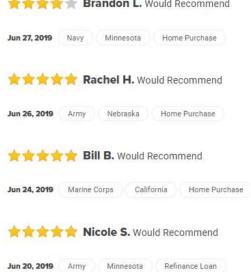
** * * * Ira G. Would Recommend

Terry was able to answer all the questions that came up along the way. He sympathized/empathized with the security issue regarding Equifax & I hope that the company is able to make appropriate changes in the future for other borrowers.

Jul 2, 2019 Air Force Texas Home Purchase ** * * * John V. Would Recommend Overall he was very good. Jul 1, 2019 Air Force Washington Refinance Loan ** * * * Michael B. Would Recommend Always a phone call or text away with answers. Jul 1, 2019 Air Force New Hampshire Home Purchase * * * * * Joseph M. Would Recommend Jul 1, 2019 Army Minnesota Home Purchase * Tames B. Would Recommend By keeping me informed 100% Jun 30, 2019 Navy Missouri Home Purchase * * * * * * Jeremiah L. Would Recommend

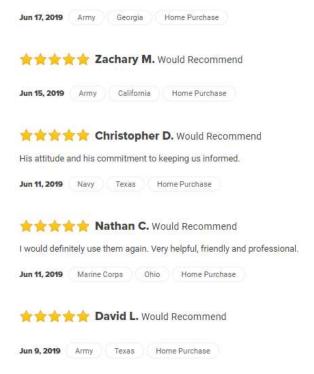
Jun 29, 2019 Army Wyoming Home Purchase

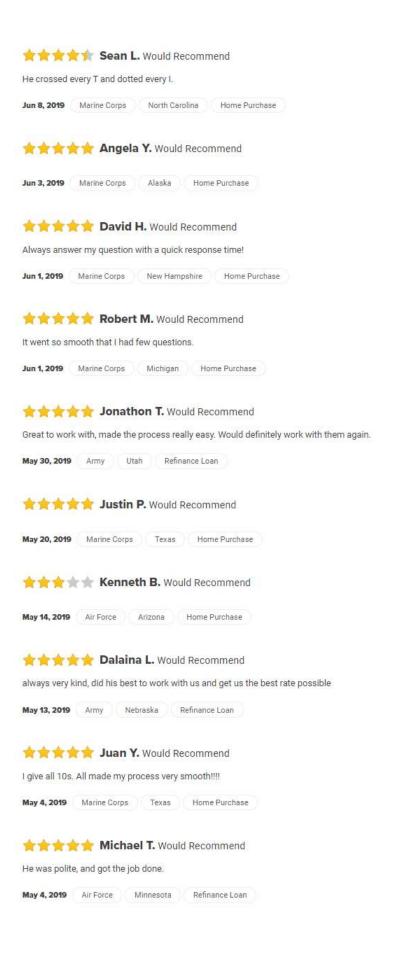


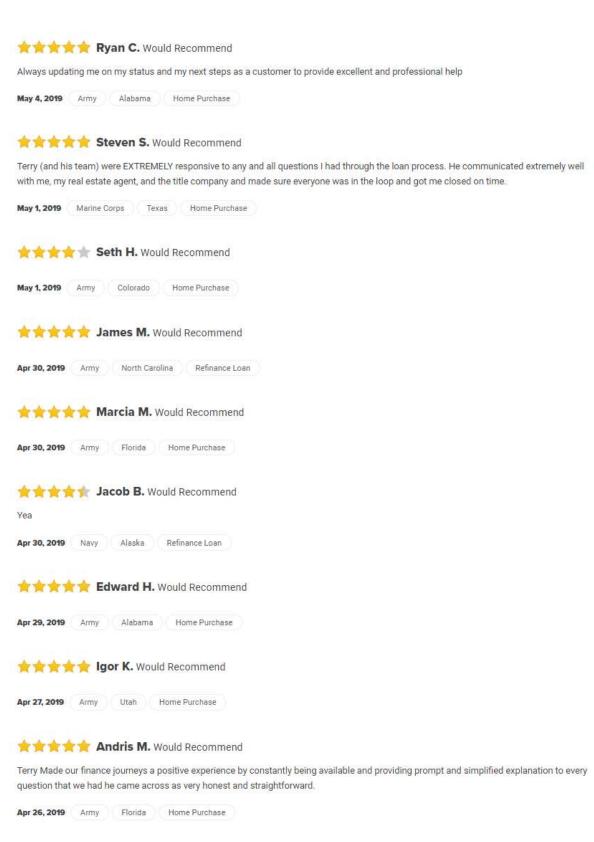


** * * * Edward K. Would Recommend

He answered all questions promptly and was there every step of the way. He broke everything down for me as this was my first home buying experience. If every employee you have is half as good as him in all apspects then you will be in business a very long time. I will defintely recommend anyone that is even just thinking of home buying simply because of Terry and his team. All the same can be said about Bridget she was there every step of the way as well and i appreciate the service i received so much.

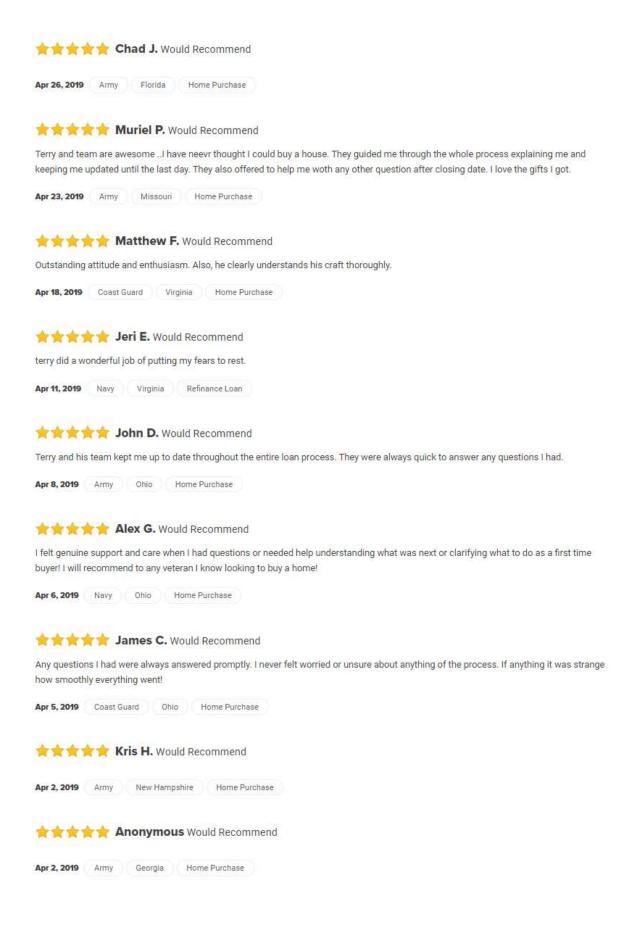


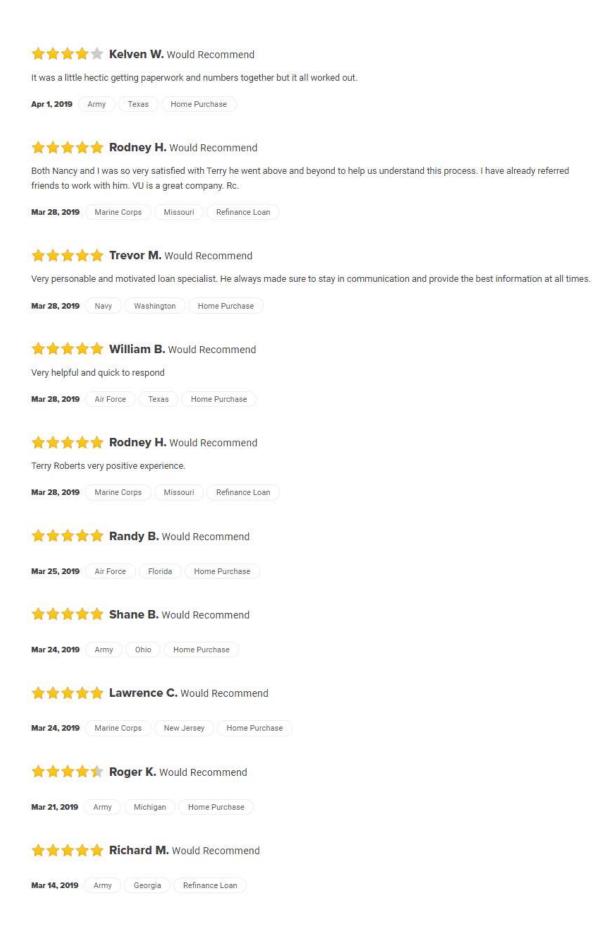




★★★★★ Timothy S. Would Recommend

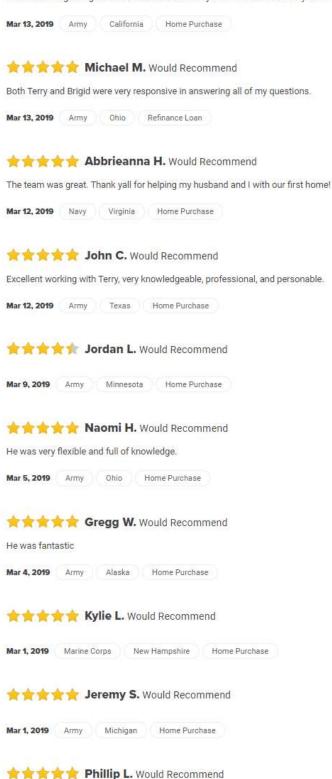
Great communication through the whole process

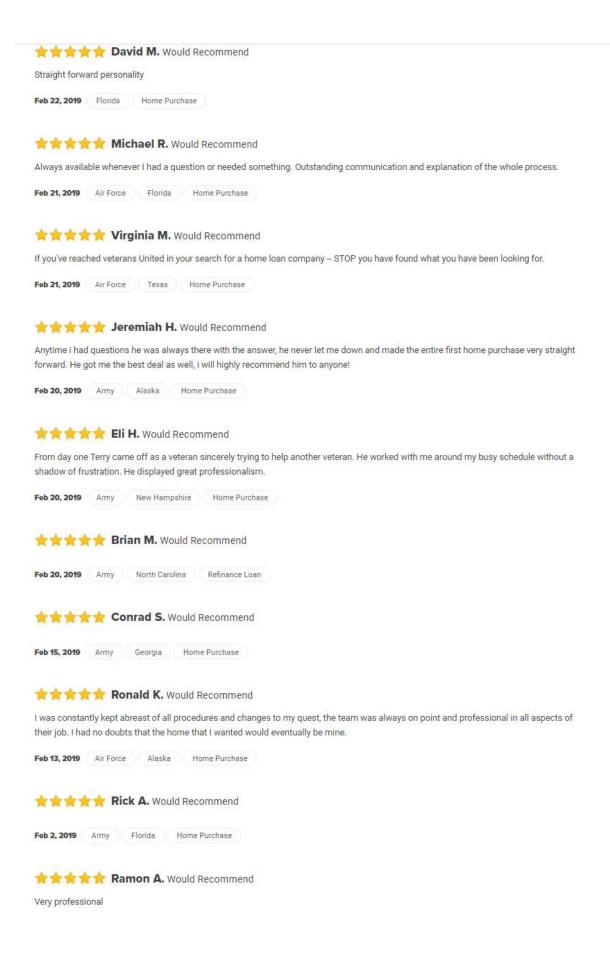






Terry was awesome from the first time I talked to him over a year and a half ago. We changed the location of where we were looking at least four times and each time he quickly put us in touch with agents in that area. He was always quick to respond to emails or to put out updated information regarding our loan. I wouldn't definitely refer friends and family to him.









Very courteous, polite, friendly and knowledgeable. Staid with me for over a year while my wife and I looked for a home. I highly recommend Terry to anyone. Thank you Terry, you were great.

Jan 3, 2019 Georgia Home Purchase



Terry was great, but I would have loved to hear more from him throughout the process since it's our first home buying process we have no idea what to expect. It also looked like the text messages he sent were late in the current process we were in which is fine, but at that time, it wasn't relevant.

Jan 1, 2019 Air Force Texas Home Purchase



I tried to use the VA loan through a different agency and I was not informed at all what is going on. With Veterans United, there was a nice check off list that is easy for anyone to follow and Veterans United would answer any questions you have fully.

Dec 30, 2018 Army Minnesota Home Purchase



Terry is very astute, very professional, and very patient with both the individual seeking a loan and the VU underwriting staff.

Dec 29, 2018 Army Florida Home Purchase

** * * * * Steven F. Would Recommend

Good end result!

Dec 28, 2018 Air Force Minnesota Home Purchase

** * * * * Laurence B. Would Recommend

Terry was always one step ahead of the agents and escrow company. This was great, as I never felt anyone was waiting on me to fulfill my end of the deal, all the waiting was on the other parties. Additionally, Terry always made himself, or his team, available anytime I had a question. His email correspondence and videos were also very informative and made it very clear where we were in the process. I'd look forward to interacting with Terry again.

Dec 26, 2018 Marine Corps Texas Home Purchase

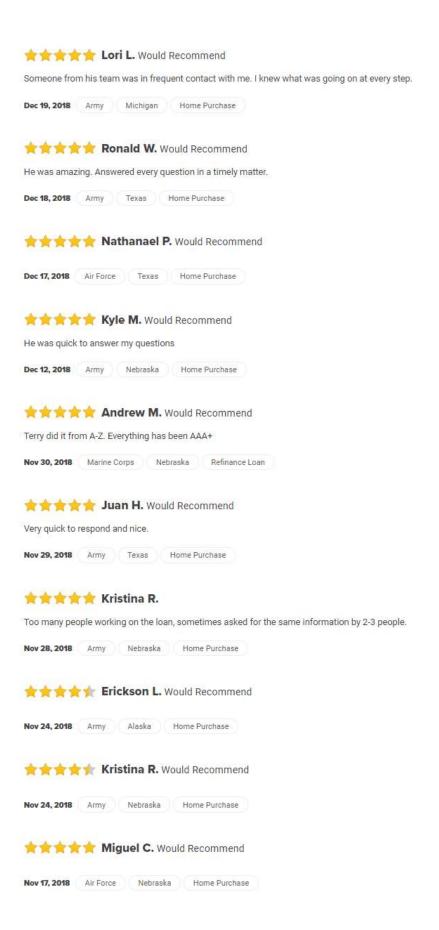
★★★★★ Steven M. Would Recommend

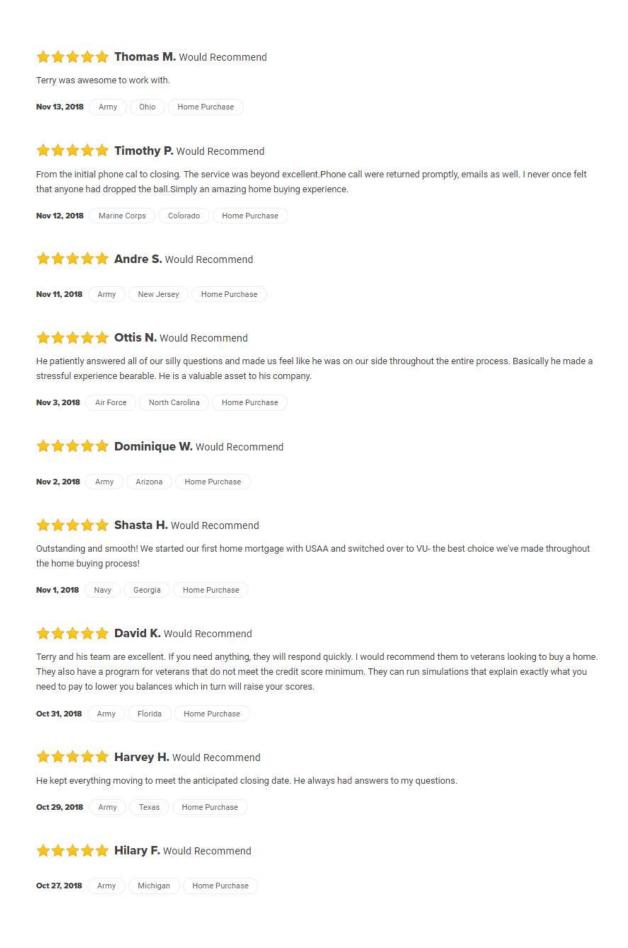
Dec 24, 2018 Army Michigan Home Purchase

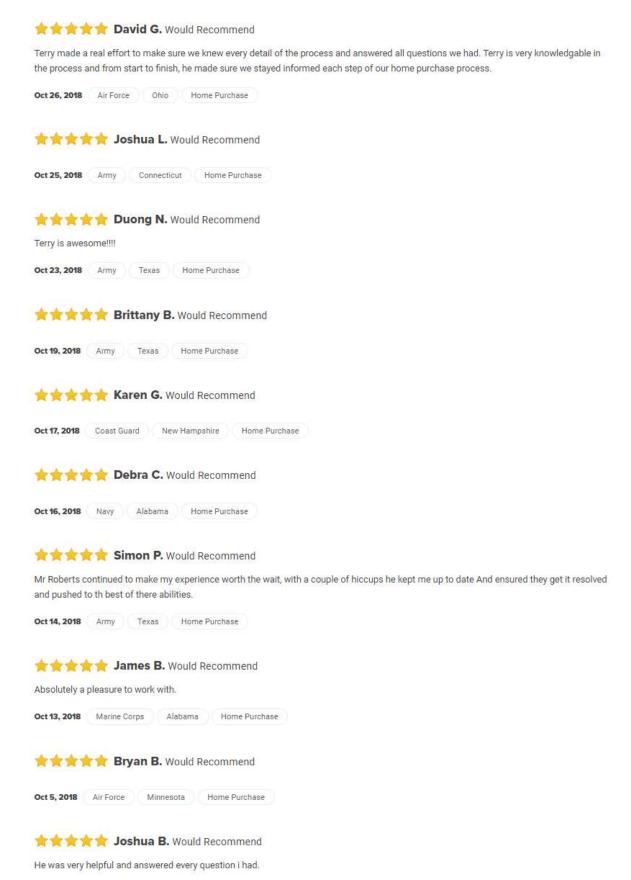
★★★★★ Gary W. Would Recommend

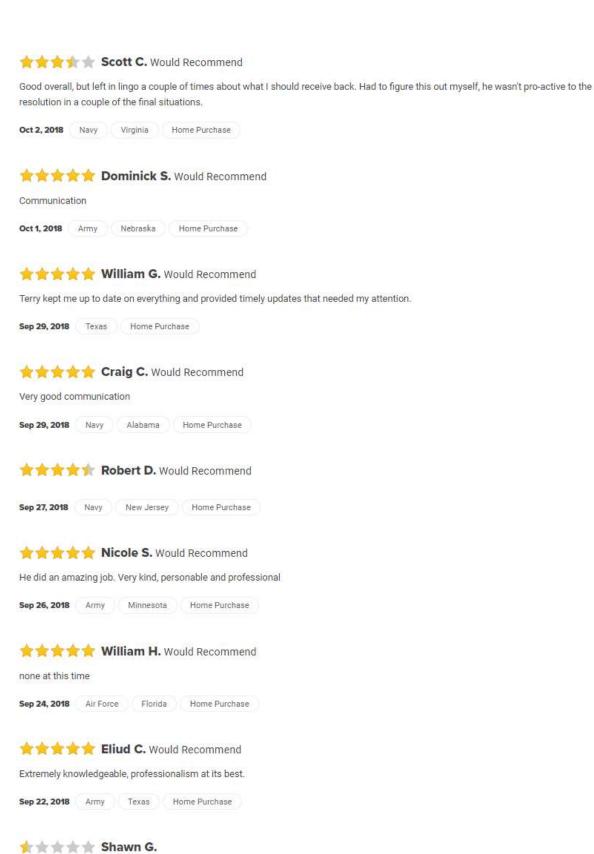
like a brother

Dec 22, 2018 Texas Home Purchase





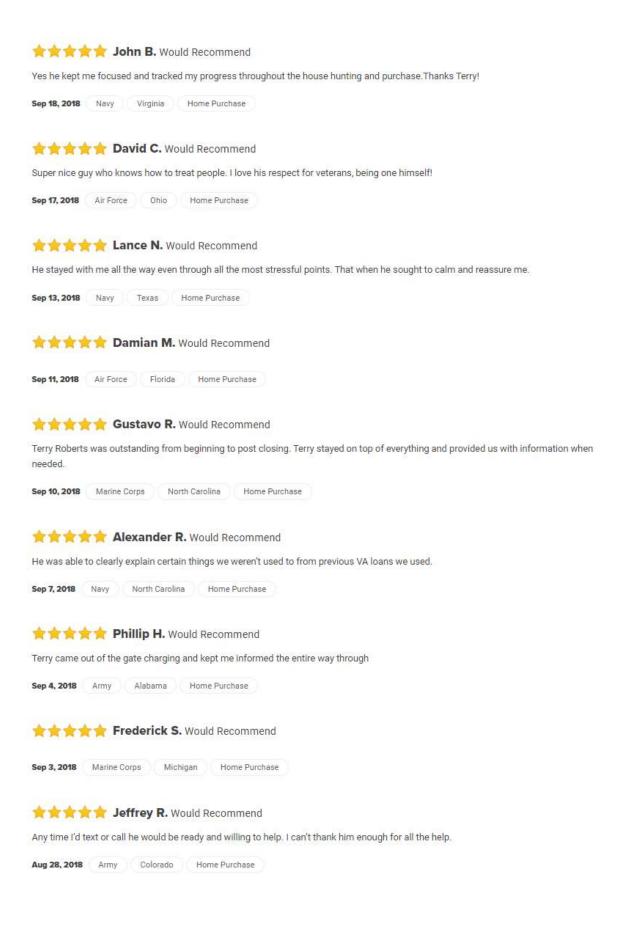




Sep 21, 2018 Army

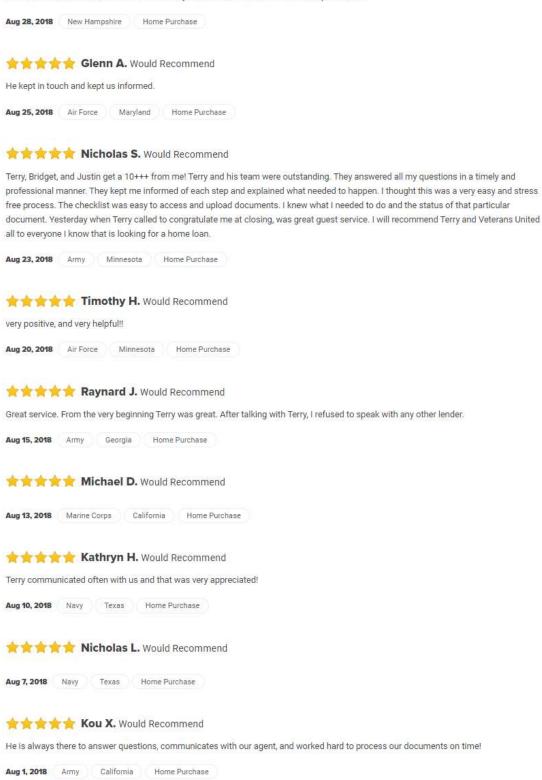
California

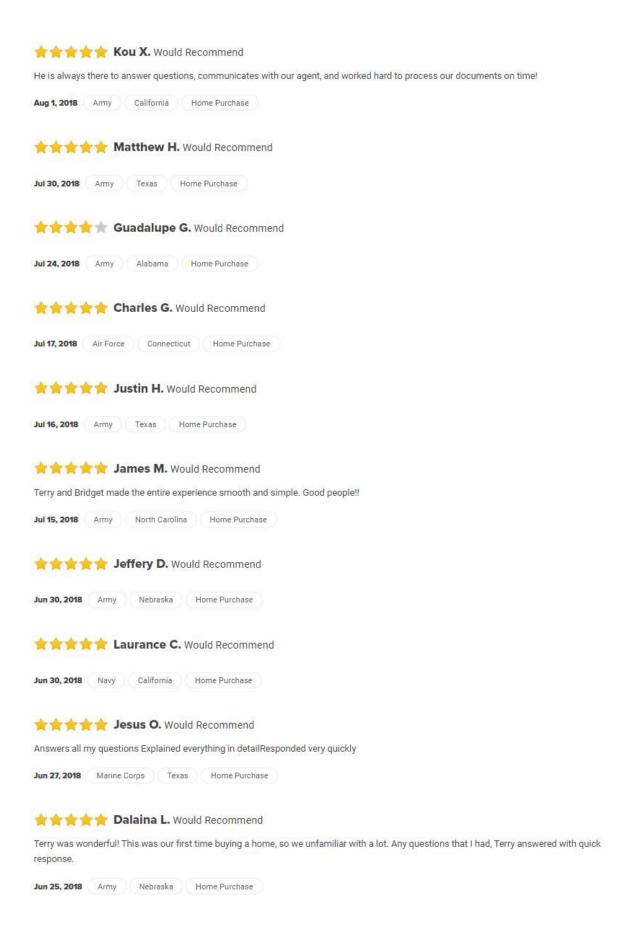
Home Purchase

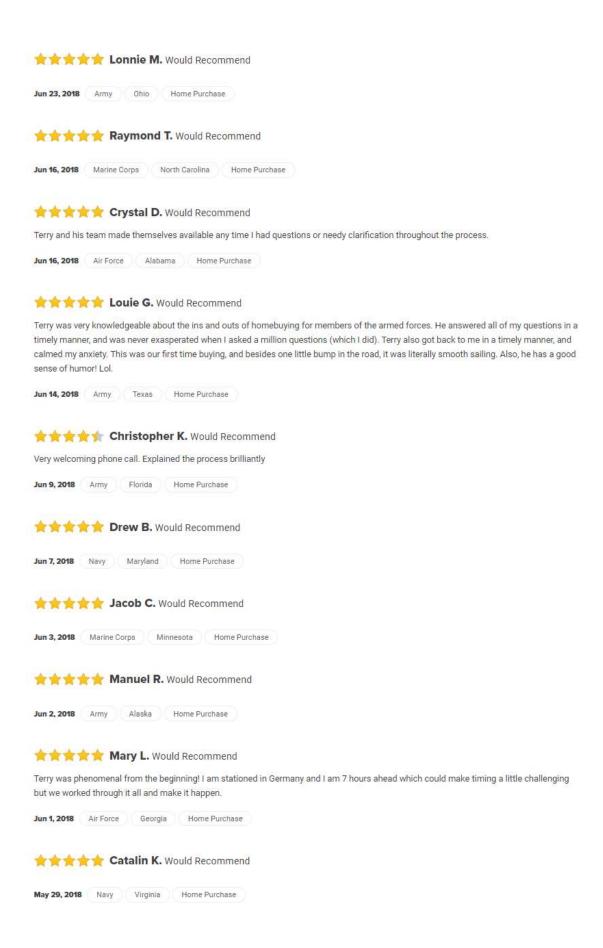


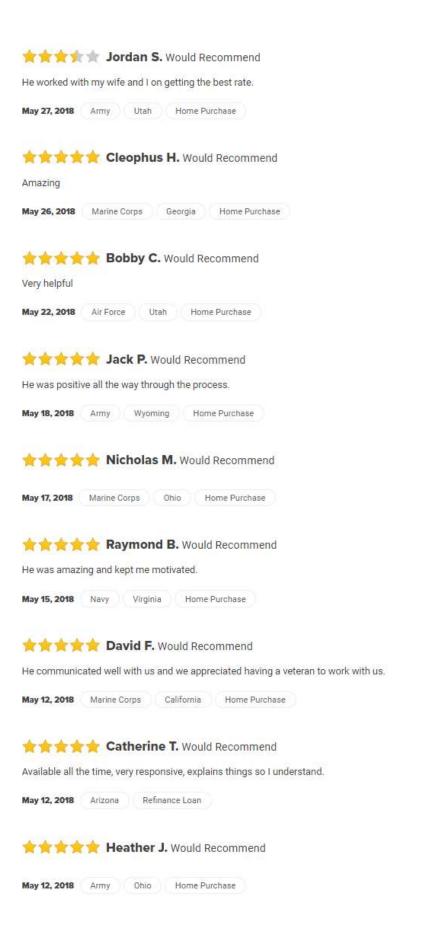


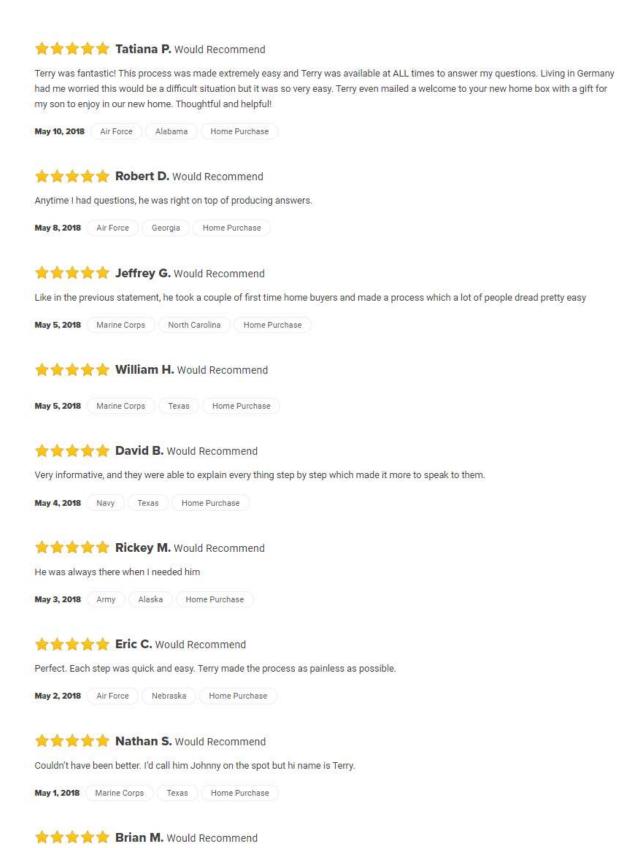
Terry was quick to answer questions. When i needed him to give me a shout, or to correct an issue he was always there and on top of it. He is an asset to Veterans United and to the Veterans that he helps through this process every day. If and when I come back to do business with Veterans United I would have Terry Roberts in my corner EVERY SINGLE TIME. I'll end it by saying the man has gone above and beyond the call to loan consultants and deserves a healthy raise. Bare minimum a bonus.Semper Fidelis.











May 1, 2018 Army North Carolina

Home Purchase

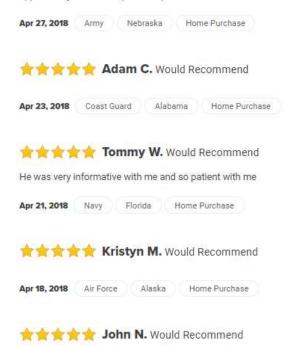


Terry was genuinely interested in helping me understand the home buying process as a first time buyer.

Apr 28, 2018 Navy Florida Home Purchase

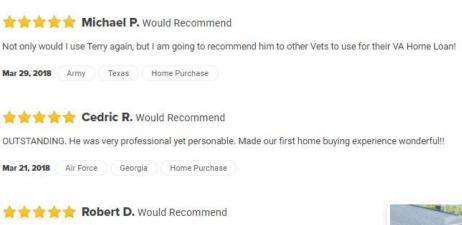


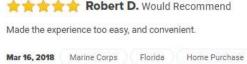
Terry and his team were very honest and supportive throughout our home buying journey. Terry helped us prepare for and work through each step of the process. I understand that every home purchase is unique and our FSBO purchase was not without it's challenges. Terry and his team became an incredibly valuable resource in the absence of a realtor and worked very hard to ensure that every part of the process went as smoothly as possible. Thank you so very much to Terry and the entire team of people who worked on our purchase process! We greatly appreciate your service, past and present!!



Terry was very attentive and helped walk us through the entire process. We appreciated that he answered all of our here and there questions. He helped ease our worries as first time home buyers. We would use Terry and his team the next time we buy a home



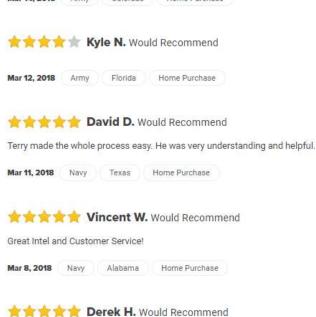




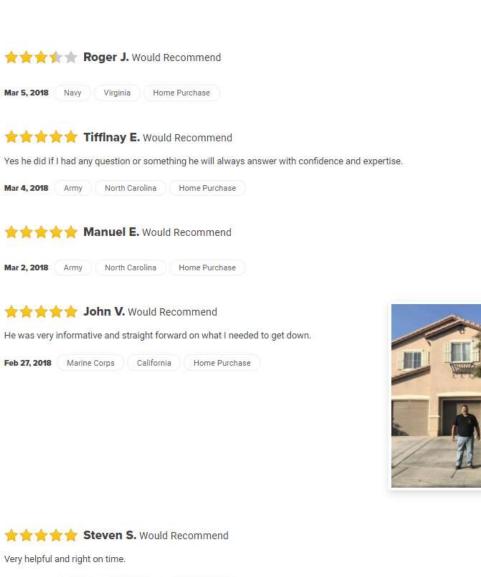
* * * * * Justin S. Would Recommend

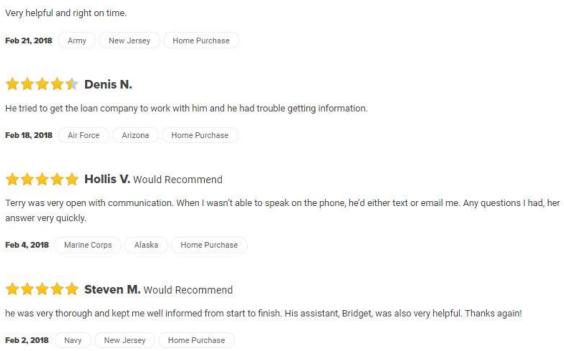






Mar 8, 2018 Marine Corps Florida Home Purchase





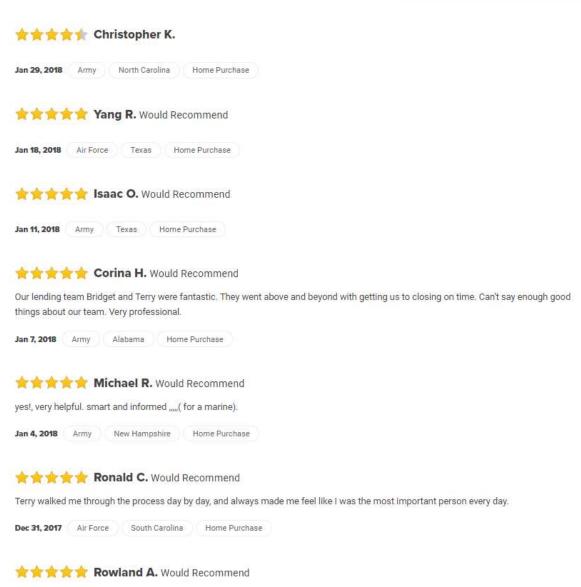


Terry is personable. I loved how he reached out to me weekly to give me an update. The emails, calls and texts were much appreciated.

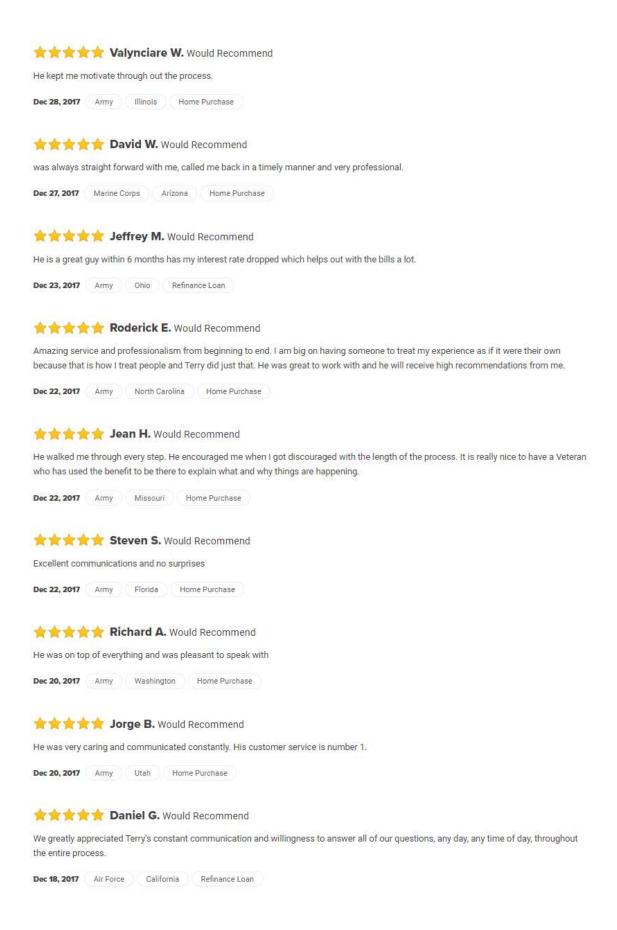
Feb 1, 2018 Air Force Alabama Home Purchase

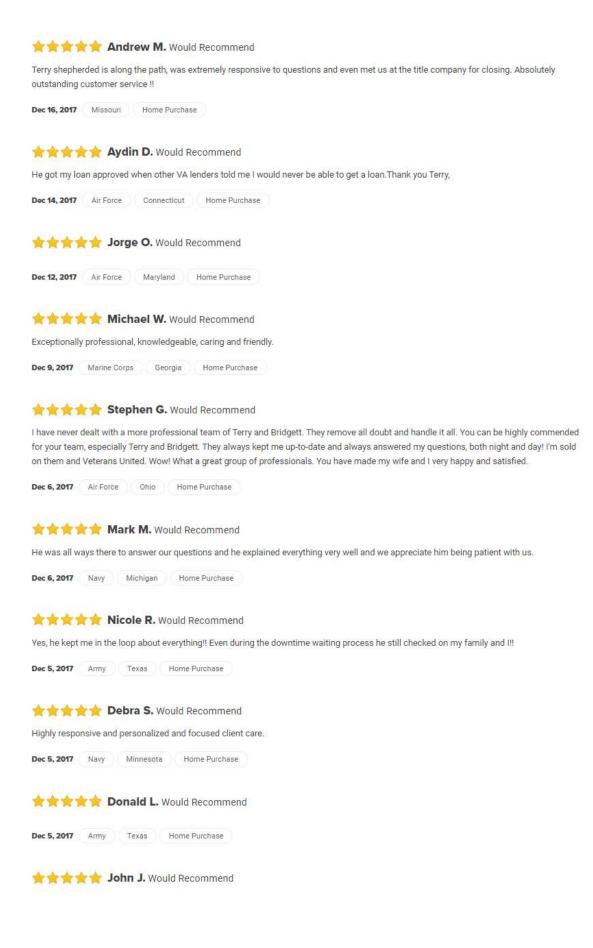
Dec 30, 2017 Army Georgia Home Purchase

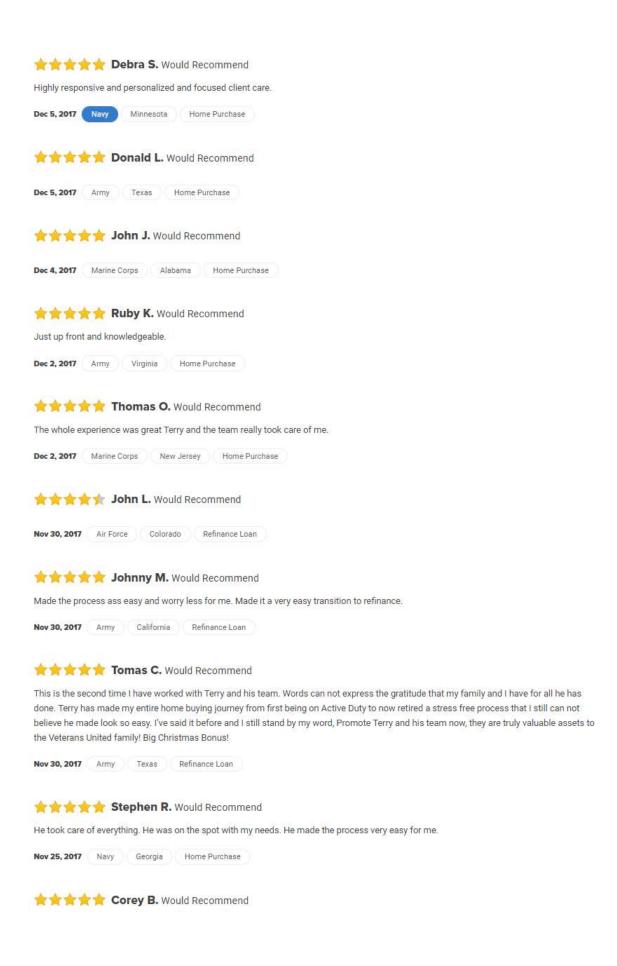


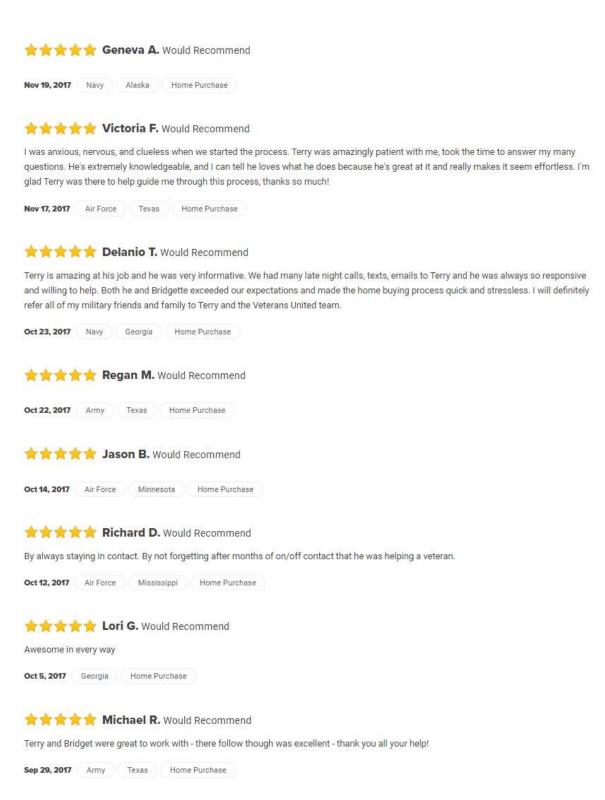


i ran our of money for closing and he again figured it out so that i went to the table penniless and came away with a little check









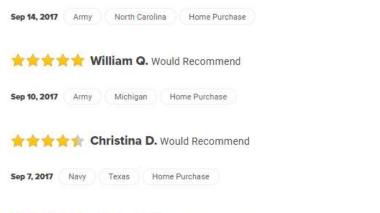


Terry roberts was extremely helpful with the long process of buying a house. Definitely couldnt have done it without him. He was always on call and willing to help with any issues we came across as first time home buyers. Definitely referring friends to him.

Sep 19, 2017 Marine Corps Illinois Home Purchase



Terry Roberts and Bridget McGuire really made me feel like I was their only client. They always had a timely response to my emails, call, and even texts no matter what time it was. Far better then my first lender and they were local. VU exceeded the standard and I could not be happier that I chose them. Thank you VU and your loan team.





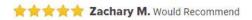
Terry was every bit the veteran and Marine I expected him to be. He provided me service like I was his battle buddy and for that I'm very appreciative.











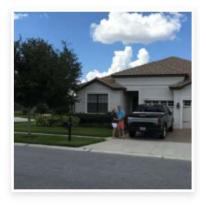
He was always there, providing support and answers the entire way.



** * * * Richard B. Would Recommend

Terry went above and beyond to help us through the home buying process. He always knew where we were and what would be happening next. It truly was a pleasure to have Terry and Bridget guide us to our dream home!!!

Aug 13, 2017 Army Florida Home Purchase

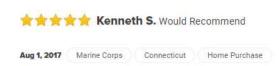




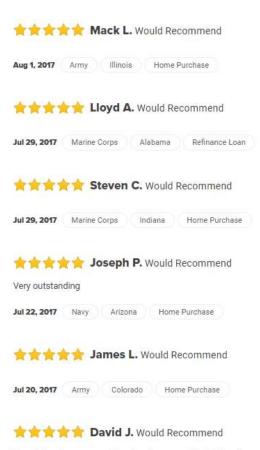


He always had time for all our questions. Terry also made the experience personal even though we never met face to face.







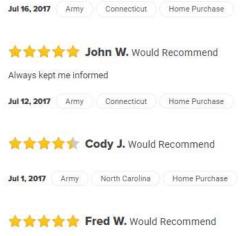


Terry Roberts was an outstanding loan specialist. He kept us updated. Bridget McGuire the loan assistant kept us updated on requirements needed and due dates for delivery of documents. Able to ask questions and get the answers needed in a timely manner. We were serviced very efficiently by your representatives.

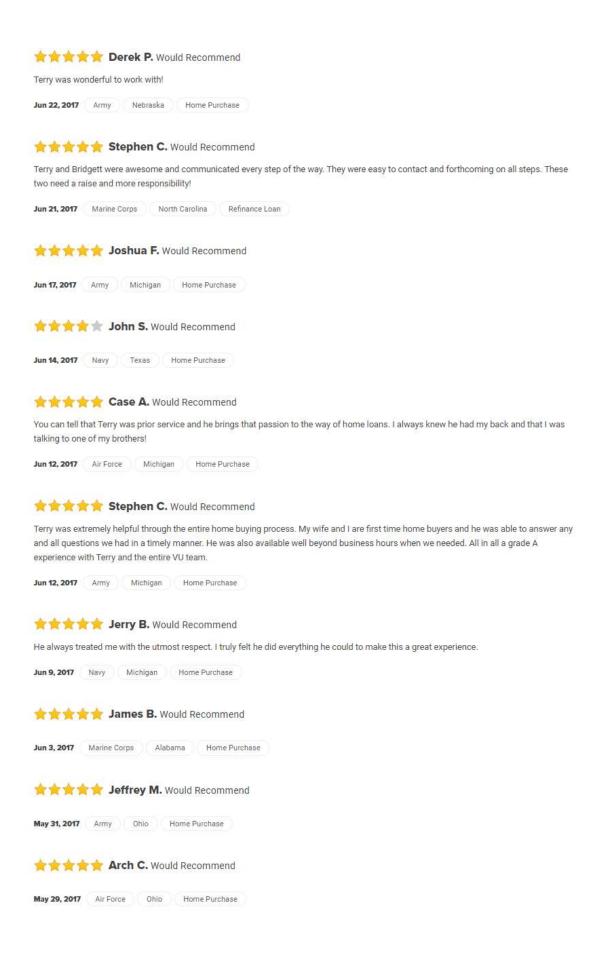
Jul 18, 2017 Marine Corps Georgia Home Purchase

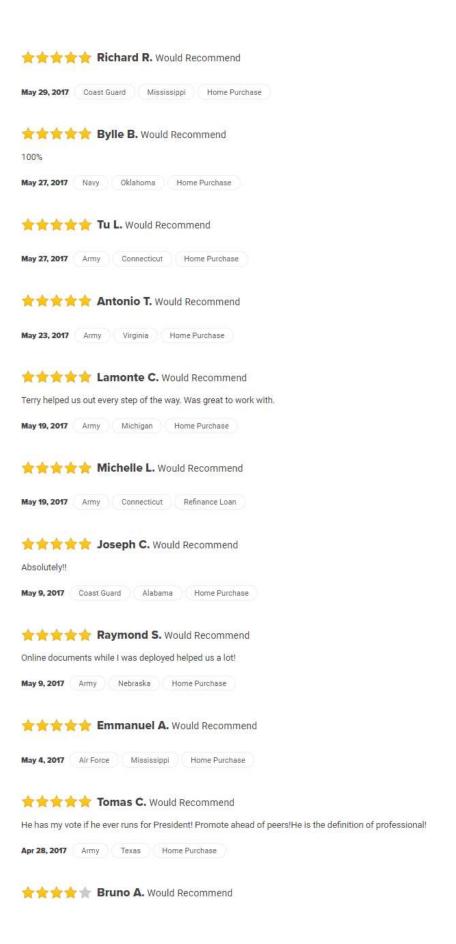
** Ronald P.

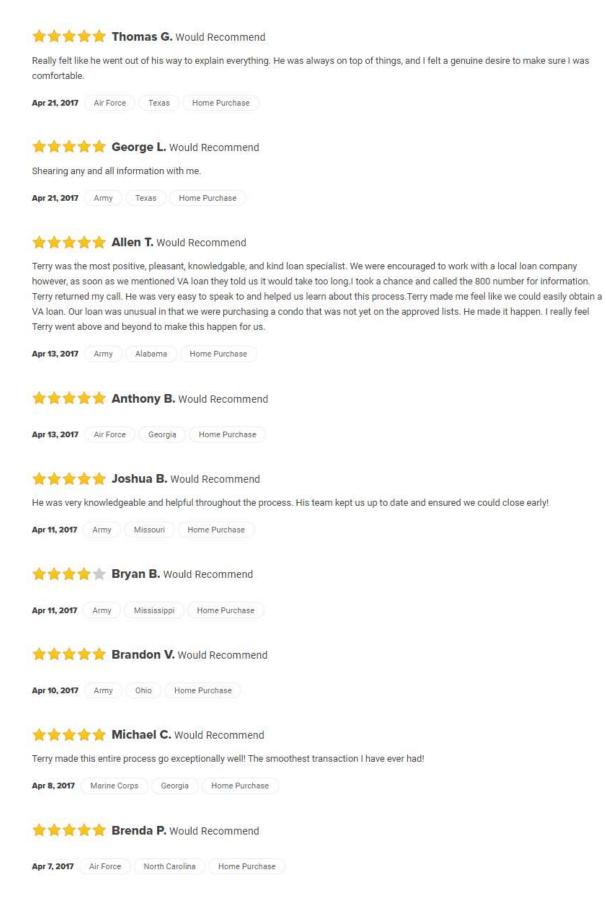
Terry started off great, very helpful but during the process he dropped the ball on the 2 zero down mortgage, he apologized but it created a huge problem and stress for us. There was a lot of miscommunication that went on in the middle of the process. Towards the end and many complaints terry did come through and did his best and I believe tried to go above and beyond for us and we appreciate that.

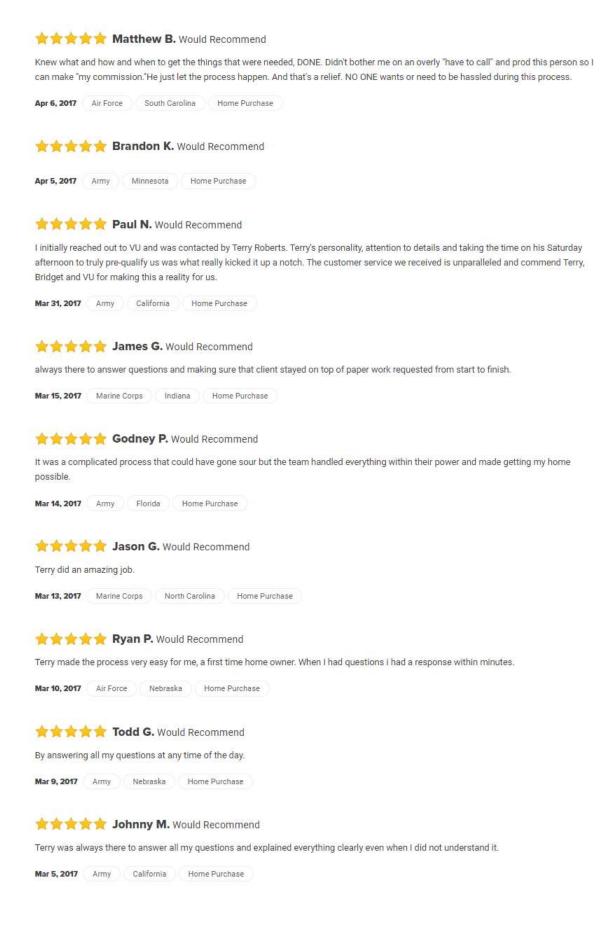


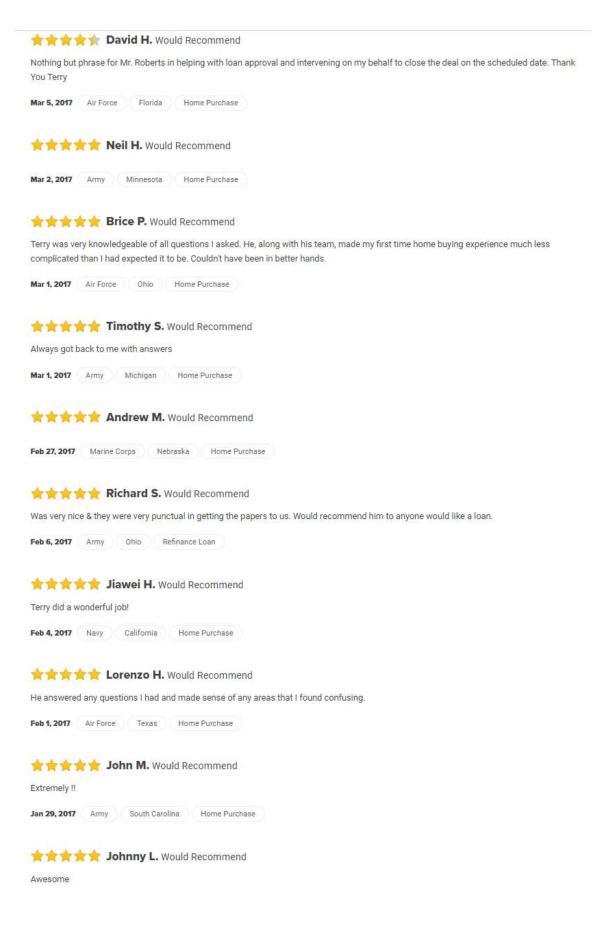
Against all odds he got it thru











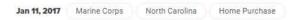


From the first time I spoke with Terry, and throughout, he made sure he went above and beyond to answer all of our questions, guide us, and even when it looked like our seller was backing out, we could feel that he truly cared. Terry was more then a stranger on the phone, he became a friend. I wish there was a score higher then 10 to give him, he deserves a 100! He stayed in contact, and really made this an A+ EXPERIENCE!



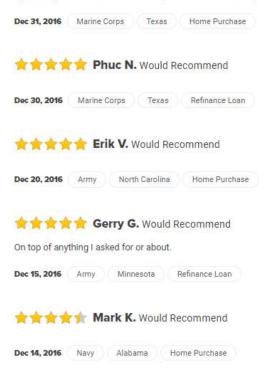
* * * * * Huong S. Would Recommend

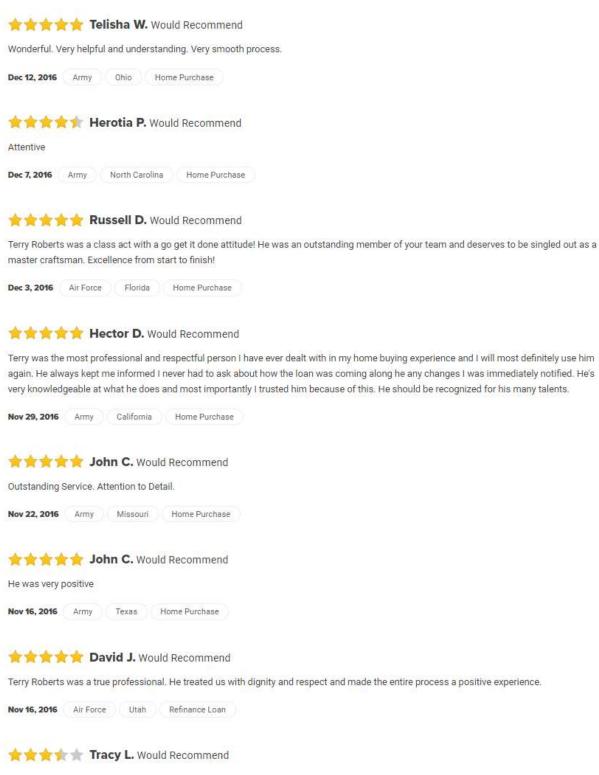
I am grateful to have Terry as my loan officer. He was professional and helpful. He responded my emails quickly and very patient to answer all my questions.



** * * * Laurence B. Would Recommend

Terry got us our Condition to Close in about 27 days! Simply amazing! This was imperative because had we not made our 30 escrow deadline, I would have had an additional \$150-\$200 in property taxes for the first year since I'd miss my homestead exemption cutoff date. Thanks again Terry! I shouldn't have been surprised a fellow Marine pulled off the impossible, but I'm no less impressed!





Terry was very professional and timely with requests and responses. I feel he could have anticipated document requirements which may have alleviated the stress of jumping through hoops to obtain statements and letters. Fortunately for us, my wife has a flexible work schedule or else this closing would have dragged on. Like I said, Terry was very professional and courteous. I enjoyed working with him very much.

Nov 14, 2016 Air Force Texas Home Purchase

