
WE STAND OUT
from the competition



Guaranty
MORTGAGE • SERVICES, LLC



the **GUARANTY** *story*



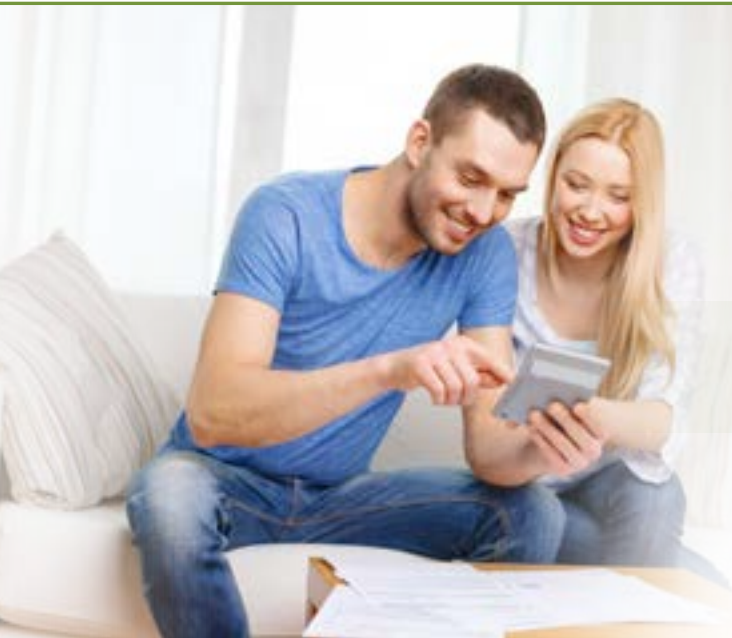
Guaranty's philosophy about the customer experience is as simple as keeping our word. It's also about being on time, offering the best products, and gaining the trust of our professional referral sources. Founded in 1991, Guaranty provides a personalized home buying experience seldom found in big box banks. Although we are a full service mortgage banker offering hundreds of loan programs, our hands-on, personalized approach and passionate, positive attitude set us apart.

Long-term partnerships with real estate companies and builders allow us to offer a convenient one-stop, point of sale experience for home buying and home financing. Today we are recognized as an industry leader in mortgage partnerships with expertise and service to out-perform the competition. Our sales team is the best in the business at building lasting relationships with customers who return and refer friends and family.

By listening to the goals and lifestyle needs of buyers, we can match customers with individualized choices. We go out of our way to be convenient and accessible, and we close on time, every time! You know that your family will get superior service, state-of-the-art products, and all of the answers you need along the way to your "happily ever after."

*loan
products:*

FHA/VA/USDA
Conventional
Jumbo



WHAT SETS US APART?



Personalized Approach



Positive Attitude



Punctual Service

*contact Guaranty today to experience
our exceptional products and services*

CLICK TO VISIT

CLICK TO FOLLOW

*your happily
ever after*

**STARTS
TODAY**



meet our **STAFF**

Joy P. James

770-861-4235 | joy.james@guarantymortgage.com

NMLS ID #223349 | GA License #25158

Joy graduated from Georgia Southern University in 1991 with a degree in Marketing. She was a member of Pi Sigma Epsilon, a sales and marketing fraternity. Her banking career started at nBank where she worked as a Banking Center Manager. She transitioned into the mortgage industry in 2001. At Guaranty, she focuses on building relationships with Realtors, builders, and community banks.

Joy has been an active member of the Greater Atlanta Home Builders Association and the Sales and Marketing Council of the HBA since 2004. She was elected to SMC's Board of Directors in 2012 and currently serves on the Executive Board as the Parliamentarian. Joy is also an active affiliate in the Northeast Atlanta Metro Association of Realtors, the Gwinnett County Chapter of the Women's Council of Realtors, and the Hall County Board of Realtors.

Joy's knowledge and experience make the loan process smooth and completed on time. She loves referrals!

experience

16

Years in Industry

14

Years at Guaranty



National Top Performer



Loan Origination

“ Joy James has improved our ability to fully service our customers, she has played a major role in enhancing overall customer satisfaction as well as adding to the profitability of our company.

Millard Bowen, CEO

*Millard Bowen
Communities*

FROM JOY:

“I want my customers to know that whether they are buying, selling, refinancing, or building, they can feel comfortable knowing I will find the right loan for them.”

JOY'S MOTTO:

*creating customers **FOR LIFE**
by closing on time **EVERY TIME***

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COMMUNITY *involvement*

Guaranty agents are encouraged to volunteer with charitable organizations, events, and initiatives. Joy focuses her efforts across a range of organizations, and has been doing so for over 10 years.

PROFESSIONAL INVOLVEMENT

- Elected to the Sales and Marketing Board of the Greater Atlanta HomeBuilders Association in 2012
- Approved Georgia Association of Realtors Instructor – 2011
- National and State Licensed Mortgage Originator – 2010
- Member of the Greater Atlanta Home Builders Association since 2004
- Member of the Sales and Marketing Council of the HBA since 2004 served on various committees, including Membership, OBIES, Silent Auction, and Special Events
- Member of the Professional Women in Building Council of the Greater Atlanta Homebuilders Association since 2015
- Affiliate Member of the Northeast Atlanta Metro Association of Realtors since 2005
- Women's Council of Realtors Member, Gwinnett County since 2010
- Affiliate Member of the Hall County Board of Realtors since 2005
- Affiliate Member of the 400 North Board of Realtors since 2005
- Leadership Forsyth Graduate – Class of 2005
- Xinnix Mortgage Academy – Graduate 2010
- **2018 Recipient of the Greater Atlanta Homebuilder's Association Mortgage Professional of the Year**



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SUCCESS *stories*

Find out why we're the first call you should make.

“ Joy James is an absolute professional in the mortgage industry. Her attention to detail makes the loan process, whether a first time mortgage or a refinance, extremely smooth. When Joy does a pre-approval for a loan, it will close, and it will close on time, and that track record of success is something hard to find! I highly recommend Joy and the entire Guaranty team!

*Nikki Bonds,
Team Owner, Bonds Realty Group,
Keller Williams Realty*

“ It was a pleasure working with you and the team at Guaranty. You guys made the mortgage underwriting and approval process so much less stressful than I was expecting, which was a welcome surprise with so many other moving pieces going on at the same time. I appreciate the thoroughness and timely communication from everyone I worked with on your team. Again, thank you for all of your help in helping my wife and I get into our new home!

Brandon Fiddler

“ I have worked with Joy James professionally for years and when it came time to purchase our dream home, hers was the first and only call I made. As a closing attorney I've had the great pleasure of closing her loans. She is consistent and accurate with her clients, and her staff and co-workers are as nice as they are professional. We purchased a short sale in the midst of refinancing our previous home. In comparing the two loan experiences, it was night and day. Joy and her staff promptly return calls and emails, proactively work with borrowers to clear underwriting requirements, and make sure the closing package is delivered in time to meet all deadlines. I have personally referred good friends and other Realtor clients to Joy and Guarantee Mortgage. I can not say enough great things about working with her on a professional and personal level.

*Tiffany McWhorter, Attorney
O'Kelley & Sorohan, Attorneys at Law, LLC*

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ON TIME

every time

see the difference service makes

Joy P. James

770-861-4235

joy.james@guarantymortgage.com

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AND FOLLOW 