

Meet



REPUBLIC
STATE MORTGAGE

We don't just close loans.

We Build *homeowners*

Who We Are

Republic State Mortgage is a fast-growing national lender on a mission to become the most loved, highest performing, and most giving company in the mortgage industry. And that's not just marketing language, it's what drives every decision we make. We're built on faith, integrity, and purpose, and we want to help people who are ready to take one of the biggest steps of their lives.

We Hit Different

- ✓ We'll get on the phone
- ✓ We solve the toughest problems
- ✓ We communicate proactively
- ✓ We invest in your success



Why Work With Us

Fast, Reliable Closings. We move efficiently and keep your timeline on track — without cutting corners.

Full Product Suite. Conventional, FHA, VA, USDA, jumbo, non-QM, DSCR, specialty programs - we have a solution for your situation.

True Guidance. We explain your options clearly, communicate throughout the process, and never leave you guessing.

First-Time Buyer Friendly. Down payment assistance, low down payment options, and programs for every type of borrower.

Let's Find Your Home Together.

Whether you're buying your first home or your fifth,
we'd love to help you get there.



Becky Pond
LOAN OFFICER

NMLS 396065
bpond@altahl.com
M: 980.475.2458
beckypondloans.com
128 S Tryon St, Ste 1831
Charlotte, NC 28202

Chad Smotek
SALES COUNSELOR

DRB Homes
csmotek@drbgroupp.com
M: 281.602.0801

alta HOME
LENDING

DRB
HOMES



This advertisement is for informational purposes only and is subject to change without notice. The information contained herein is not an offer to enter into an agreement, not a commitment to lend, and not a guarantee of loan approval or specific loan terms. All loan programs are subject to credit approval and program guidelines. For additional information, please visit www.altahl.com. Republic State Mortgage Co. d/b/a Alta Home Lending. NMLS ID #62411. Equal Housing Opportunity. For licensing information, visit www.nmlsconsumeraccess.org.