

Nationwide lender, full-service bank



MELANIE AGUTO

Senior Loan Officer

NMLS #690984

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Mortgage guidance rooted in experience, expertise and empathy

With more than 20 years of mortgage lending experience and over two decades as a military spouse, including 14 PCS moves, Melanie brings both professional expertise and personal understanding to every family she serves. Her goal is to make the home loan process clear, supportive, and personalized, helping families navigate important financial decisions with confidence. Whether purchasing a first home, refinancing, or relocating, families can expect thoughtful guidance, clear communication, and support every step of the way.

Recognition & specialties

- Recipient of the General Robert Arter Client First Award
- Recognized as a top producer and one of the nation's leading VA lenders
- Expertise in VA, FHA, conventional, Jumbo and USDA loan programs
- Dedicated support for veterans, active-duty military families, educators, and first responders
- Specialized loan programs for law enforcement officers, firefighters, EMTs and nurses
- Premier loan options for medical professionals, attorneys, partner and partner-track CPAs

Call Melanie when...

- You are buying, refinancing, or relocating
- You want clear, no-pressure mortgage guidance
- A PCS move or military homeownership benefit is part of your plan
- You want a trusted mortgage partner connected to a network of experienced real estate professionals



READY TO TAKE THE NEXT STEP?

Scan to apply or connect with Melanie.

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What matters most

- Taking the time to understand each client's unique goals
- Providing clear, thoughtful mortgage guidance
- Helping families move with confidence and peace of mind
- Being a trusted resource for clients and referral partners from start to finish

Experience that connects

- A referral-based business built on trust, relationships, and results.
- More than 20 years of helping families achieve homeownership.
- Military spouse with firsthand relocation experience.
- Has personally experienced 14 PCS moves.
- Providing nationwide home loan support.



ARMED FORCES BANK
MEMBER FDIC

Armed Forces Bank, N.A. | NMLS ID 410602 | Member FDIC | Equal Housing Lender