# Lendworkz LLC and Golf Phuphanich Originate Tampa Bay Mortgages

*Lendworkz LLC & Golf Phuphanich offer customised FHA, VA, conventional, and investor mortgage solutions for home buyers across the Tampa Bay area.*


Golf Phuphanich

LUTZ, FL, UNITED STATES, September 29, 2026 /EINPresswire.com/ -- Lutz, FL - Lendworkz LLC, a licensed mortgage lender led by Branch Manager Golf Phuphanich (NMLS #291838), originates residential mortgages for buyers, homeowners, and investors across Tampa Bay from 18711 N Dale Mabry Hwy in Lutz.

Golf originates and manages each file at Lendworkz LLC (NMLS #2780991) from application through closing. The practice is built for local Tampa Bay work first: Tampa as the primary market, with regular files in South Tampa, Wesley Chapel, St. Petersburg, Clearwater, Bradenton, Sarasota, Lakewood Ranch, and Lutz.

"Tampa Bay payments move with insurance, flood zones, and military timelines," Phuphanich said. "I keep the file at Lendworkz so those details are in the underwrite on day one, not after a borrower has already written an offer."

Core programs are FHA, VA, and conventional purchase and refinance loans. Jumbo, DSCR investor, and physician loans are available when the borrower and property fit those guidelines. Credit, income, reserves, and the house still have to clear. None of those programs is a promise of approval.

First-time buyers in Tampa, Lutz, and Wesley Chapel often start with FHA or a low-down-payment

conventional path when the file supports it. Conventional can be the cleaner lane when credit and cash for down payment are stronger and the borrower wants a route to drop mortgage insurance later. Golf runs those numbers against a target monthly payment, not a website max price.

VA lending is a local specialty because MacDill Air Force Base and U.S. Central Command sit in the metro. Eligible veterans and active-duty families may use no down payment and no monthly mortgage insurance when entitlement and occupancy qualify. Golf reviews the Certificate of Eligibility, residual income, prior VA use, and PCS timing before a pre-approval letter goes to a listing agent.

"A VA loan is a benefit earned through service, not a rate slogan," Phuphanich said. "Entitlement, residual income, and the property have to line up, or the letter is not worth attaching to an offer."

Realtor partners in Tampa and South Tampa typically send purchase files when a listing needs a letter that will hold up. Golf's written pre-approval lists income, assets, and credit that have actually been verified, not a website calculator result. Refinance conversations start the same way: payment target, remaining term, and whether cash-out, rate-and-term, or a different program is the right tool.

The public site is lendworkz.com. Written pre-approval is available once income documents, asset statements, and credit authorization are in. Call (813) 299-3320 or visit lendworkz.com for a scenario review.

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