



5 REALTOR ADVANTAGES OF WORKING WITH AN INDEPENDENT MORTGAGE EXPERT



1. SPEED & SERVICE



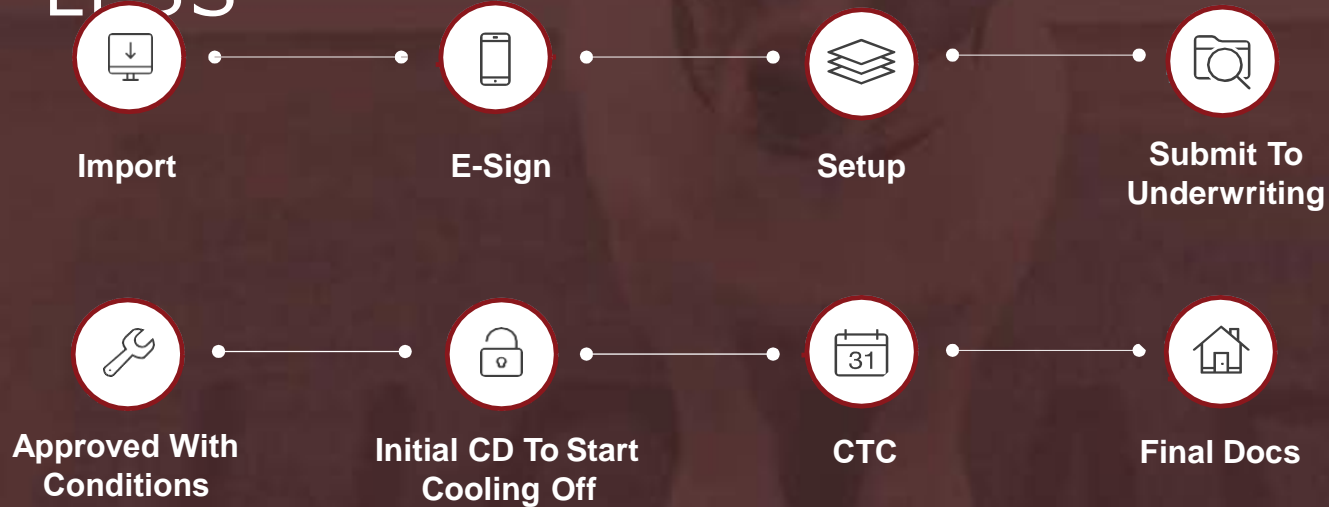
1. Speed & Service

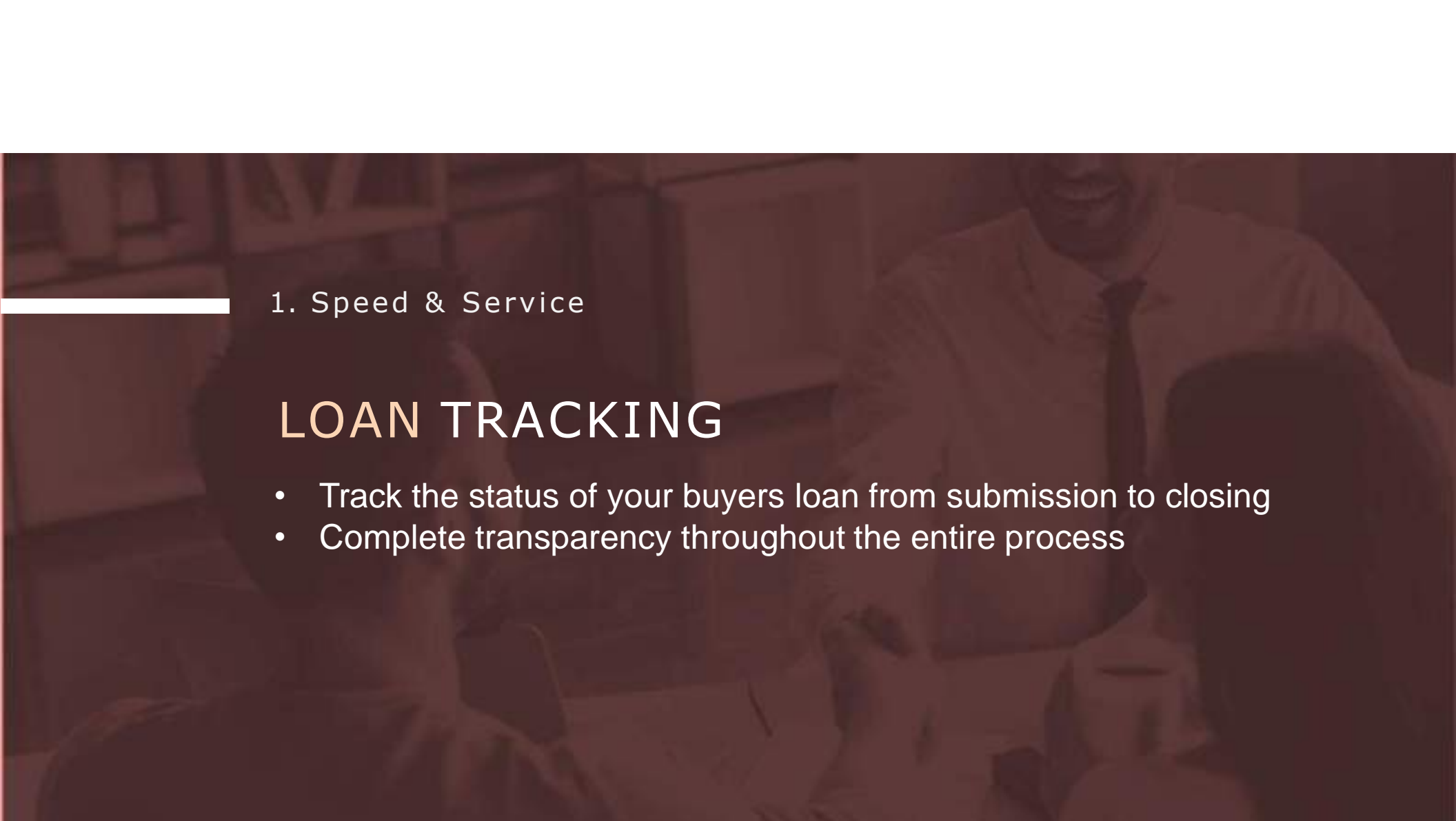
CONSISTENT TURN TIMES

- Two-day initial approvals
- Clearing contingencies in 12-15 days

1. Speed & Service

CLOSE IN 12 DAYS OR LESS





1. Speed & Service

LOAN TRACKING

- Track the status of your buyers loan from submission to closing
- Complete transparency throughout the entire process

LOAN TRACKING

- Track the progress from start to finish
- Communication
- Everyone is involved in the process

1. Speed & Service

CUSTOMIZED EXPERIENCE

- Ability to offer custom rates to the thousandth decimal point
- Only lock for the amount of days needed
- Choose a customized term that meets your buyers needs

1.Speed & Service


SHOP WITH CERTAINTY

- Ability to submit TBD/Scenarios for any income or loan level items
- Lock and Shop - secure a low rate for 60 or 90 days while the buyer shops for the perfect home

1. Speed & Service

HUNDREDS OF PRODUCT OPTIONS

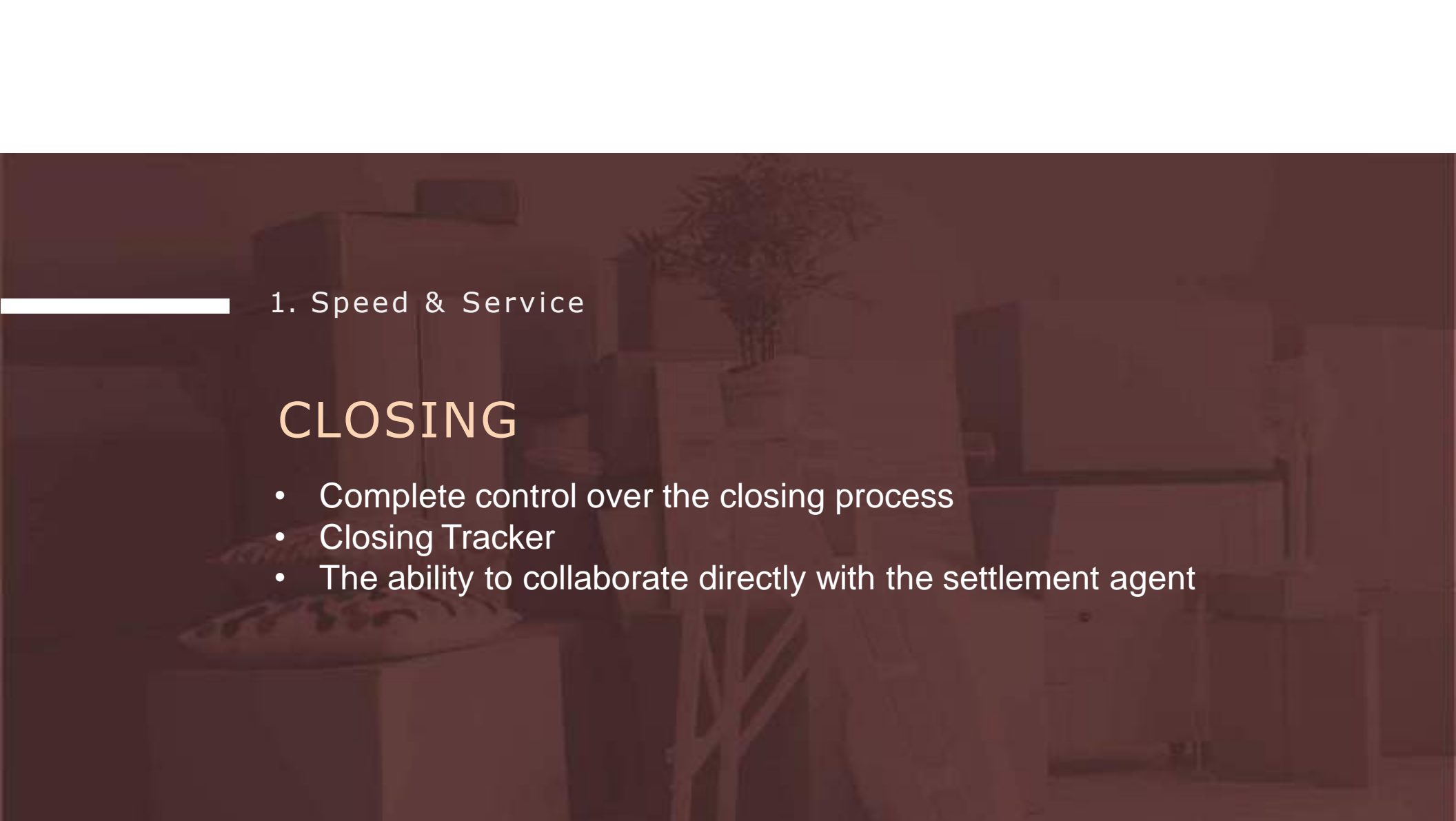
We are able to shop for the best program that fits your buyer's needs



1. Speed & Service

CLOSING DISCLOSURE

- Closing disclosures are sent before final approval / CTC
- We will hit your contract dates



1. Speed & Service

CLOSING

- Complete control over the closing process
- Closing Tracker
- The ability to collaborate directly with the settlement agent

2. ONE-STOP SHOP



2. One-Stop Shop

CONVENTIONAL
GOVERNMENT FHA | VA | USDA

3. SPECIALTY PRODUCTS

3. Specialty Products

CONQUEST PRICING

- Conventional purchase or rate & term refinance
- VA purchases and VA IRRRLs
- Offer significantly lower rates to borrowers

3. Specialty Products

3% DOWN

- Freddie Mac Home One
- Fannie Mae HomeReady
- Freddie Mac Home Possible Advantage

3. Specialty Products

MORTGAGE INSURANCE

- Not all mortgage insurance is created equal
- Eliminate the second underwrite by getting mortgage insurance with no overlays
- We offer the most competitive premiums

A modern, minimalist home office. The room features a grey desk with a white chair. On the desk, there is a laptop, a stack of books, and a small framed picture. A white vase with green plants sits on the desk. In the background, there is a white wall with a framed picture and a window with a white patterned curtain. A yellow chair is visible in the background. A small round table with a glass top and metal frame is on the right side of the room. The floor is light-colored wood. The text "ESCROW WAIVERS" is overlaid in the center of the image.

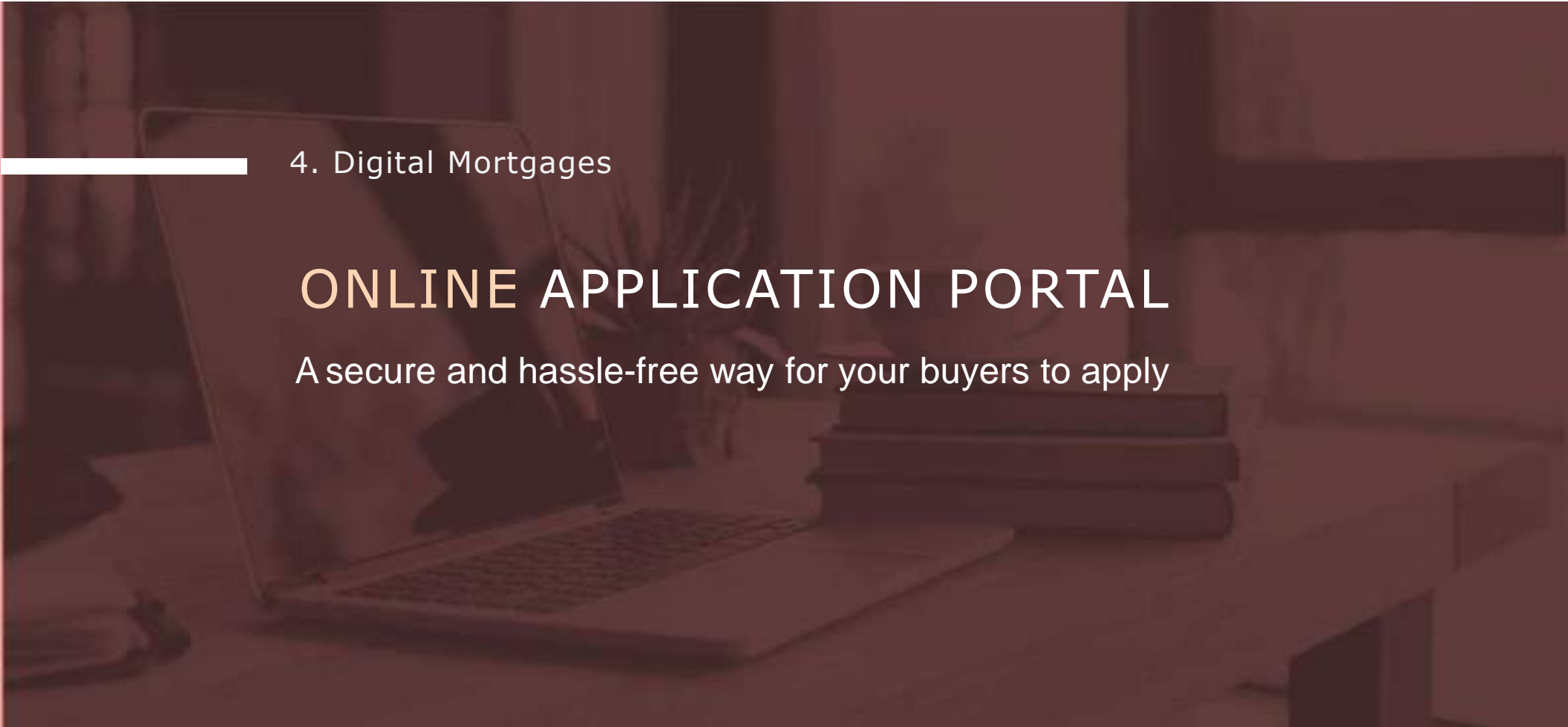
ESCROW WAIVERS

ESCROW WAIVERS

- Waive escrow at no cost
- Up to 95% LTV
- Cash to close
- Available on all conventional products



4. DIGITAL MORTGAGES



4. Digital Mortgages

ONLINE APPLICATION PORTAL

A secure and hassle-free way for your buyers to apply



4. Digital Mortgages

GO DOC-LESS

Ditch the docs – we will pull their income and assets automatically

4. Digital Mortgages

VIRTUAL E-CLOSING

- Close from anywhere, anytime, completely online
- No in-person signing
- Available in 42 states

5. PARTNERSHIP MATTERS

5. Partnership Matters

RENT VS BUY

Attending open houses to instantly pre-approve buyers with Floify

FLOIFY



5. Partnership Matters

HOMEBUYER MORTGAGE 101

Available by request

MARKETING

Let's work together!





REALTOR PRESENTATION

- New pitch to Realtors
- Completely customizable template

EXPAND YOUR **NETWORK**





ESTABLISH THE CONNECTION

- Connect on social media
- Share your listings
- Sending referrals
- Video emails

HOME VALUE ESTIMATOR

HOME VALUE ESTIMATOR

Get a free estimated market value of a prospect's property

3985 Trumbull St
Detroit, MI 48208

Single Family Detached | 7 Bedrooms | 7.5 Bath | 6,500 Square Feet

Range: \$423,886 to \$532,802


*** \$478,344**

Estimated Value

Annual property taxes: Unavailable

*Estimated property values are: (i) based on available data, (ii) are not guaranteed or warranted, (iii) do not constitute an appraisal, and (iv) should not be relied upon in lieu of an appraisal.

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HomeCandy Value Updated 10/1/2024

\$478,344

Low Estimate: \$423,886 High Estimate: \$532,802

3985 Trumbull St
Detroit, MI 48208

Single Family Detached | 7 Beds | 7.5 Baths | 6500 Sq Ft | Built 1990

The home has a finished 2nd floor with a full bathroom, laundry room, and storage. The house was built in the historic region of the city and is a great investment opportunity. The house is a lovely, updated home in a desirable area. Call us today for more information.

Property Details

Basic Info

Home Type	Single Family Detached
Year Built	1990
Bedrooms	7
Baths	7.5
Sq Ft	6500
Property Type	Single Family Detached
Home Condition	Good

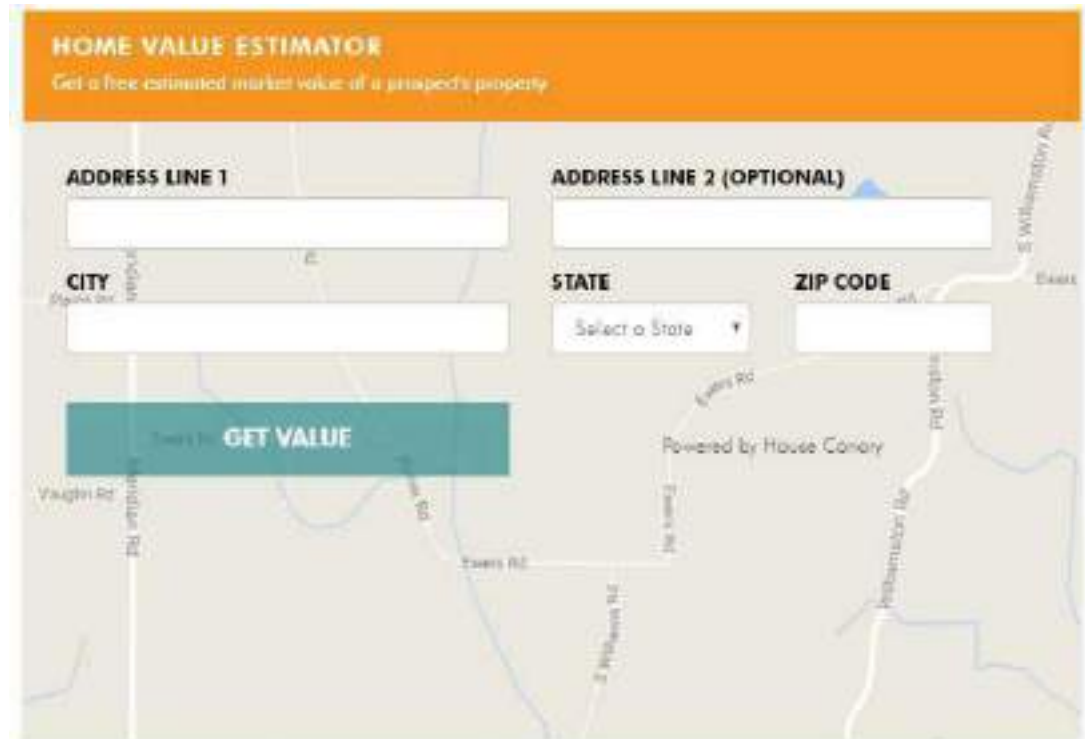
Storage Info

Storage Type	Attached
Storage Spaces	1
Condition	Very Good
Subdivision	Woodbridge Park
Stories	2
Year Built	1990
Year Ren	---

[View Details](#) [View Photos](#)

HOME VALUE ESTIMATOR

- Free AVM
- Subject Property Report
- Modify Home Statistics
- Realtor Partnership Tool



The image shows a web interface for a Home Value Estimator. At the top, there is an orange header with the text "HOME VALUE ESTIMATOR" and a sub-header "Get a free estimated market value of a prospect's property". Below the header, there are several input fields: "ADDRESS LINE 1", "ADDRESS LINE 2 (OPTIONAL)", "CITY", "STATE" (a dropdown menu with "Select a State" visible), and "ZIP CODE". A prominent teal button labeled "GET VALUE" is positioned below the "CITY" field. The background of the form is a map showing various streets and a blue location pin. Text on the map includes "Powered by House Canary".



SCHEDULING MONTHLY ZOOM MEETINGS





UTILIZE WPF TOOLS



UTILIZE WPF TOOLS

- Appraisal Promise
- Custom Rate Lock
- Exact Rate
- Flex Term
- New Home Listing & Home Value Estimator
- Tracking the Loan



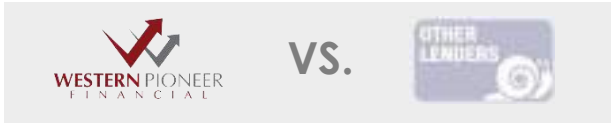
A man with glasses and a dark sweater is sitting at a desk in a modern office, talking on a mobile phone. He is looking towards the right. A laptop is open in front of him. The background shows office shelves and a whiteboard. The text "APPRAISAL PROMISE" is overlaid in the center in white, bold, uppercase letters.

APPRAISAL PROMISE

APPRAISAL PROMISE

- 5 WPF approved AMCs
- 10 business days or less
- 50% payment refund
- VA loans not eligible

TURN TIMES



- Broker sends their LE/ Disclosures to lender
- Lender issues docs to borrower – LE/ITP
- Borrower receives docs
• Consents (LE, ITP)
• Collect appraisal money
- Into underwriting
• Approved with conditions
- Appraisal received
• Clear to Close



- Import 3.2 file
- Run One-Click & EZ Findings
- Go Doc-Less
- Complete eSign
- Collect appraisal money
- Order appraisal
- Use Processor Assist
- Upload CD Prep
Keep place in queue
- Approved with conditions
- Check and Update Estimated Closing Date (ECD)
- Appraisal received
- Upload conditions
- Check CD progress
- Update ECD
- Update Title Fees
- Upload conditions (if applicable)
- Upload and finalize invoices
- Review final fees
- Disclose CD
- Clear to Close
- Schedule closing
- Sign closing docs



LOCK & SHOP



LOCK & SHOP

- No property address
- 60 day minimum

PRE-LOCK

- Pre UW status
- 8 day minimum

No cost for
either



**CUSTOMIZE THE
BEST LOAN FOR
YOUR BORROWERS**





THANK YOU
FOR YOUR FUTURE
PARTNERSHIP!