



Service Matters

DEDICATED SERVICE PROVIDERS THAT MAXIMIZE YOUR PLAN AND POLICY

The election of a lending service provider is an important part of executing your employer's plan and policy. Many regional and national lenders offer dedicated teams within their organization to expedite service and ensure high standards of employee satisfaction. Your organization can rely on the dedicated providers we maintain a strong relationship or we can investigate your options with other experienced mobility plan providers.

Some of the additional services dedicated departments typically offer:

- Single department contact
- Dedicated problem resolution
- Expedited same day conditional approvals
- Dedicated web page and phone lines for easy access
- Affordability calculators
- Home value estimators
- Homebuyer guide and checklist
- Refinancing guide and checklist
- Credit report guide
- FICO score guide
- Answers to mortgage FAQs

Specialty services may include:

- ✓ **Direct Bill Program**
- ✓ **Competitive and preferred Interest Rates**
- ✓ **No Mortgage Insurance Programs, with as little as 10% down**
- ✓ **Recast Options**
- ✓ **Portfolio Loan Programs**
- ✓ **Free Pre-Approval with no application fee**
- ✓ **Smart Shopper Programs with extended rate locks**
- ✓ **Float Down Rate Lock Options**
- ✓ **FHA Financing**
- ✓ **Interest Only Programs**
- ✓ **VIP services**