

Decisions, Decisions...

Choosing the right mortgage partner makes all the difference.

Your mortgage partner will play a pivotal role in the home-buying experiences of your clients. When searching for your mortgage partner, ask yourself these key questions:

- *Does this person have the relevant experience necessary to navigate today's ever-changing mortgage environment?*
- *What level of communication will they provide? Will they keep me and my client updated throughout the entire process, or will I have to track down updates myself?*
- *What kinds of fees do they charge?*
- *Can they get my clients the best rates possible?*



What We Offer

Our timely, talented, and transparent team focuses on providing top-notch customer service. Our business model allows us to provide you and your clients with:

- **Loans with no lender fees:** *Your clients keep the money where it belongs: in their pockets*
- **Consumer-direct rates:** *The same rates you would find online, with a human touch*
- **Collateral Only Approval letters:** *Assure sellers your clients are serious, qualified buyers who are ready and able to close in as little as 14 days*
- **Technology-driven:** *We utilize the latest in technology to make the mortgage process as smooth and simple as possible*
- **Results oriented:** *Our main goal is to ensure you and your clients have remarkable home-buying experiences, and we don't rest until this happens*



Kari Phillips

Director

RateWise Mortgage
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NMLS # 309701

Contact us today and discover the RateWise difference.



At RateWise, We Make Collecting Paperwork A Hoot



It may seem a little overwhelming providing all the documents a mortgage lender requires. I get it.... we may as well ask you for your blood type, hair sample and first born, right? Since I can't make the requirements go away, I'm going to try to make it as painless as possible. Let's just start with getting me **"The Big 5."**

"The Big 5" Documents:

1. **Pay Stubs** | For the most recent 30 days
2. **Tax Returns** | For the Tax Years 2015 and 2016
3. **Bank Statements** | All Pages for the last 2 months
4. **W-2s** | For the years 2015 and 2016
5. **Signed Authorization** | Download yours at www.ratewisemortgage.com/authorization



Email
"The Big 5"
Documents to:
securedocuments@gorwm.com

Submitting these initial documents allow us to get a conditional loan approval from underwriting. This will create a more custom needs list that may include some of the items below. Now, for those of you who just want to get it over with, feel free to send in any applicable items below with your "Big 5" or at anytime with the same upload portal.

- o **Disability, pension, and social security** provide most recent award letter and/or benefit letter
- o **Year to date Profit & Loss** if self employed, for current year and most recent full year if tax returns were not filed for previous year.
- o **Extension of tax return filing** provide copy of the extension request & proof of payment if money is owed.
- o **If 401K funds used for funds for the mortgage** provide copy of the distribution check or proof of wire from your 401K going into your checking account
- o **Most recent mortgage statement** for all current mortgages
- o **Proof of yearly or monthly HOA** on all current homes owned
- o **For all mortgage statements not including real estate taxes & home insurance in the payment**, provide proof of real estate tax and proof of home insurance premium for the year
- o **If currently renting** Landlord contact information
- o **Employment HR contact information** for previous two years; all borrowers and all jobs
- o **Homeowner's Insurance Agent contact information** for selected provider for subject property
- o **Signed lease agreements** for all investment properties only if the address is not in your tax returns showing on the schedule E
- o **Self Employed borrowers** provide 2 years business licenses or CPA letter to confirm the amount of years of self employment
- o **Divorce Decree** provide all pages and all schedules
- o **Bankruptcy papers** provide all pages and all schedules
- o **Gift letter** signed by borrower and donor (provided by your loan officer), all pages of the donor's bank statement showing available gift funds, copy of gift check or proof of gift wire going into the borrower's checking account
- o **Alimony and/or child support** provide all pages and all schedules of the court orders



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There's an app for that

It only takes two steps to get our mortgage app on your smartphone!



STEP 1: From your Safari browser on your iPhone, or your Chrome browser on your Android, go to: ratewisemortgage.com/app

STEP 2: Follow the installation directions that appear on the screen.

That's it! You now have access to our mortgage app and can start using tools such as:

- Mortgage Calculators: A series of calculators that help determine monthly payments based on several variables
- Referrals: Submit referrals to us with a few simple taps
- Share: Share this app with your colleagues and clients



**Download the app
today at:**

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