

OUR PRODUCTS

No matter what your clients' goals are, we'll help you help them find the home loan solution that best fits their needs.

Here are a few of our popular loan options



CONVENTIONAL LOAN

Your clients can buy a home with as little as 3% down and get a secure fixed rate and a consistent monthly mortgage payment.

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FHA LOAN

With easier qualifications, lower credit requirements and as little as 3.5% down required, this is our most flexible loan option.

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HIGH BALANCE

Great for "high cost" counties where median values for single-unit homes typically exceed the conforming loan limit \$484,340 (lower 48) and \$679,650 (Alaska and Hawaii).

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JUMBO LOAN

ARM and 15- and 30-year fixed-rate options with low rates are available if your client needs a mortgage between \$484,341 and \$3 million.

CONTACT US FOR MORE DETAILS.



Bill Lewis

Broker, NMLS# 284797

blewis@choice1mortgage.com

(310) 614-5920

<https://www.choice1mortgage.com/>

NMLS# 233784

ChoiceOne Mortgage



WE'RE DEDICATED

TO YOU AND YOUR CLIENTS

ChoiceOne Mortgage



OUR PROMISE

Your clients are our clients, and their happiness is our top priority. We're here to make your job easier by providing a seamless home buying experience that makes you look great.

We're committed to:

- Clearly explaining the mortgage products and options available to your clients to help them find the home loan solution that best fits their needs
- Proactively communicating to keep you and your clients up to date on the status of your clients' loans and answer any questions you have along the way
- Closing on the contract date
- Providing you with marketing and educational support

OUR PROCESS

○ **PREQUALIFICATION**

• **Prequalification is based on the automated underwriting findings.**

• We'll present your client with loan options and make recommendations for the best mortgage solution based on their goals.

• We also offer upfront approvals for home buyers who have yet to choose a property. We'll verify their assets, income and credit to fully underwrite the loan upfront. You can position your client as a strong, serious buyer in today's real estate market - and show the competition you truly mean business.

○ **LOAN REGISTRATION**

• As soon as the property is identified, **we update findings and begin the collection of required documents** from the client. Clients can use our automatic search and link feature in their portal to import their assets and income documentation.

• In most cases, we order the appraisal at this time to complete the file as soon as possible.

○ **CONDITIONAL APPROVAL**

• After the initial documentation review, **we accept and review documentation on any outstanding conditions in real-time** - no need to wait until everything is collected.

• We'll take care of any and all conditions that are needed from third parties.

○ **CLEAR TO CLOSE**

• **We'll post all disclosures automatically**, and we'll confirm all final closing figures with you and your client 24 hours before closing.

○ **CLOSING**

• Your client will receive the keys to their new home **at the closing table.**

CONTACT US FOR MORE DETAILS.