



BROKER ADVANTAGE

BENEFITS OF USING A MORTGAGE BROKER



KEY ADVANTAGES

- Mortgage brokers have less overhead which means lower mortgage rates and lower fees for you.
- Mortgage brokers comparison shop, select and negotiate the most favorable interest rates and terms to meet your financial situation.
- Mortgage brokers are more accessible. Most mortgage lenders and banks do not work on weekends. This is the most important time to be available because it's when most home buyers are shopping and have questions.
- If there are any challenges in your financial history, brokers can deal with it early in the application process and find a solution to get you approved.
- Large companies move slowly. Our team can reduce turn times and paper shuffling. Fewer people will have access to your personal information.
- A mortgage broker's compensation is clearly disclosed on your closing statement. Direct mortgage lenders and financial institutions do not have to disclose in the same fashion.

WHAT IS SO SPECIAL ABOUT A BROKER?

EXPERTISE AND QUALIFICATIONS

In order to obtain a broker license, the broker must take a full education course, pass the exam, credit check and criminal background check. Once licensed, continuing education (CE) is required. Much of the yearly CE is based on protecting the consumer from fraud and deceptive practices. Mortgage brokers must comply with, federal and state regulations and business rules

BROKERS FIT YOUR MORTGAGE TO YOUR NEEDS

A mortgage broker will look at your specific find the best fit for your situation. We will take your scenario and shop it to one of our many lenders. We find you the best rate, best credits, discounts, servicing and overall experience. Shopping rates on your own increases your hard inquiries and decreases your credit score. It takes time and becomes hard to compare without market expertise.

As a broker we manage your whole mortgage experience from the moment you contact us to after your closing and beyond. We're here for any questions you have even after the 9-5 banks have been closed, especially on nights and weekends when you are ACTIVELY searching for a home.

LOAN PROGRAMS

At The Orlicki Group, we have access to a large network of lenders and loan programs. Brokers have access to far more loan products than big retail lenders and large-scale banks. Along with conventional mortgage programs brokers and also offer a number of non-qualifying mortgage programs as well. We offer bank statement programs, great options for self-employed and alternatively employed borrower programs, investor programs, foreign national programs, and more.

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In a recent poll taken of home buyers 92% said that their broker offered equal, better or much better rates. 93% noted that their broker offered better or much better selection of products and 93% said their broker was equal, better or much better than their bank at helping their clients understand the mortgage options available to them.