

■ SERVICE ■

Mosaic Lending Corp. was founded on the principle that we want to provide loans not just to you, but also to your children, to your best friends, and those who trust your advice.

We understand that we are providing a service to our clients and will treat you with the respect that you deserve.

■ INTEGRITY ■

We believe in living up to the highest standards of integrity when dealing with your finances and personal information.

We want to ensure your expectations of trust are surpassed.

■ COMMUNICATION ■

We pride ourselves on communicating with you on a regular basis throughout the loan process so that you know we are working on your behalf and moving toward closing as quickly as possible.



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why should you
do business with us?

At MOSAIC LENDING, we understand that YOU ARE OUR CLIENT.

And, it is only by providing you with the highest quality of service now, that we will become your lifetime mortgage broker....

SERVICE

MOSAIC LENDING specializes in residential home loans. Just as there are all types of clients,

- FIRST-TIME BUYERS
- CREDIT CHALLENGED
- INVESTORS
- TIME CHALLENGED

MOSAIC LENDING has specialized programs specifically suited to each type of buyer.

We can **guide** the first-time buyers through their purchase, and help them understand the home mortgage process.

We have multiple options for **bad credit** or even recent bankruptcy;

"Don't give up, we can help."

We have several financing options for those investors with multiple properties.

Your **time is valuable** and most likely over-booked. We can sign documents **at your office** between your meetings. If meetings go back to back, we can meet you at your home to give you the time that you desire.

MOSAIC LENDING has dedicated experts, knowledgeable with each loan type.

Our **knowledge** allows us to successfully structure mortgage loans when others can not.

MOSAIC LENDING wants to be your one-stop shop for mortgage loans for you, **your children** and those who value your advice.

COMMUNICATIONS

MOSAIC LENDING uses every means available to set expectations with our clients up front.

We will **explain** the loan structure. We will describe the loan process, and we will provide **progress reports** to you as your loan moves to closing.

Your unanswered phone calls occur with other lenders. MOSAIC LENDING is committed to responding to your email or phone call inquiry within **4 business hours**.

MOSAIC LENDING wants you to feel confident that we are attending to your loan application with the utmost integrity and competence.

our simple, seven-step loan process

- 1** Single page loan requests
Simply fill out our one page application...
- 2** Confirm our understanding & provide options
Once we understand your goals, we will provide you with guidelines based on the program that is best for you.
- 3** Gather the necessary documents
We will review your request and provide you with a list of documents that you need to submit to us.
- 4** Initial Approval
Once we have your documents, we will contact you with an update on your loan request (approvals usually take 24-48 hours).
- 5** Scheduling the Appraisal
We and a member of our appraisal team will work with you to schedule your appraisal at a time convenient for YOU.
- 6** Lender Approval
We will contact you to let you know we have received the lender's approval and on occasion they may require us to obtain additional information from you.
- 7** Loan Closing
It's closing time! We will call you to schedule a convenient time and location for your loan closing.



one planet, one people, doing what is right

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