

■ SERVICE ■

Mosaic Lending Corp. knows that there are a lot of mortgage brokers that would like to have your referrals.

It is our commitment to provide the highest quality of service for both you and your client that will earn that business and sustain the relationship over many years to come.

Try Us.

■ 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 the way in which we do our job reflects on our **REALTORS**. To ensure your success, **MOSAIC LENDING** commits itself to a corporate-wide training program of our staff to support our realtors in these critical areas:

### SERVICE

Just as you have all types of clients,

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

MOSAIC LENDING has specialized programs for each type of purchase and each type of borrower.

We can **guide** the first-time buyers through their purchase; Provide multiple options for **bad credit** or bankruptcy; Provide multiple financing options to property investors; Provide that special level of attention sometimes required by your **high-end**, time-challenged clients.

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

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

### RESPONSIVENESS

Not knowing the status of your client's financing is an experience of the past; just call or ask to be a recipient of your client's loan status reports.

MOSAIC LENDING is committed to responding to your emails or phone calls within **4 business hours**.

To support our Realtors who work the weekend, MOSAIC LENDING provides you with **after hours** contact information for the appropriate loan officer. We also provide an "on-call" volunteer over the weekend to support you with any new client that you may develop.

### MARKETING

MOSAIC LENDING helps you to grow your business. We enjoy having high quality realtors such as you to **refer** our clients to. We list you on our website as a cross referral. Each year we mail out at least 6 client mailings and for any clients that you referred to us, we include **your name** to remind them of your contributions.

### COMMUNICATIONS

MOSAIC LENDING uses every means available to set expectations with the borrower up front. We will **explain** the loan structure. We will describe the loan process, and we will provide **progress reports** to all parties as the loan moves to closing.

## 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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