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Program Goal:

Our goal is to strengthen our Realtor partnerships, to help you turn more offers into contracts...sooner... saving you time and \$\$! We are offering an accelerated closing program, called **ZIP Close**, which may not only **reduce the business days to close by 25%** (from 20 business days to 15 business days), but may provide you with a qualified borrower sooner for that **"peace of mind"** and added confidence needed to increase your odds to **WIN MORE OFTEN!**

Quick Submission

Our clients' loan will be originated, processed and credit underwritten while they shop for their dream home.

Quick Close

Once an offer has been accepted, Parkmont will get working ASAP working to complete the process. Since we have already order most services and we have "credit underwritten" the clients, we are now in a position to close more quickly. This is what partnership means to Parkmont, helping you help your clients!

Here's the process:

- 1 Refer a new client to your Parkmont preferred Loan Originator early, **prior to them finding a home**
- 2 LO will request supporting documentation to be collected from the client(s)
- 3 LO will complete the "verified" pre-approval process and provide a prequal letter for our borrower(s) to shop with
- 4 Automated underwritten approval received at this point
- 5 The loan application and disclosures will be sent to the borrowers and they will be instructed to returned them to Parkmont within 48 hours
- 6 Once Loan application and disclosures are returned, the LO will immediately submit loan to our in-house Operations Team for processing and underwriting
- 7 Initial services will be ordered (except property related)
- 8 Underwriter will issue a "conditional approval" status
- 9 All conditions needed by the underwriter will be submitted and reviewed (except property related)

Now... Once an offer is submitted, we are staged and ready to complete a ZIP Close for our Realtor partner and borrower(s)...it's that easy!!

Please flip over for additional information.



Requirements and Disclaimers:



Realtor Requirements:

- Purchase transactions only. (Not valid for refinances, condos requiring a full project review, construction to perm loans, 2nd home or investment properties, short sales, foreclosures, properties held in a trust, USDA loans, Housing Finance Bonds, grants, down payment assistance programs or loans which require a second lien.)
- Clients referred to Parkmont LO who are already under contract do not qualify for the ZIP Close program.
- Once an offer/contract has been accepted by the Seller, a copy must be provided to Parkmont within 24 hrs
- If the closing date does not occur on the contract close date due to events outside the control of Parkmont including inclement weather, natural disaster, catastrophic events, act of terrorism or other public emergency beyond the control of Parkmont could result in disqualification from the program

Borrower Requirements:

- Borrower(s) must respond to all documentation requests within 24 hrs of request
- Borrower(s) are required to provide Parkmont the most updated income and asset documentation as soon as it becomes available
- A "rush" appraisal will be required and ordered at the borrower's expense
- Job changes during the loan process would disqualify borrower(s) from the program
- Borrower(s) going out of town during the loan process could disqualify borrower(s) from the program
- Any non-mortgage purchases during the loan process could change credit qualifying status and disqualify borrower(s) from the program
- Moving funds (assets) from one account to another without consulting a loan originator first could disqualify borrower(s) from the program
- If borrower(s) request a change in loan products and/or terms from those which were originally applied for, thereby causing a re-disclosure to meet regulatory requirements could result in disqualification from the program
- If applicable law imposes a mandatory waiting period prior to closing and that waiting period prohibits Parkmont from closing by the contract closing date could result in disqualification from the program
- If the closing does not occur on the contract closing date due to delays attributable to third parties such as a lack of certificate of occupancy, unresolved title issues, etc. or if the seller or borrower(s) extend the closing date could result in disqualification from the program
- Other conditions may apply that are specific to the borrower(s), property, loan program and contract. However, we will determine eligibility for the ZIP Close, powered by Parkmont, at the time of loan application for specific clients, in coordination with the Realtor and said client.

OK! Enough fine print, Parkmont Lending is committed to a fast closing for our clients who are shopping! With a win-win relationship as outlined above, we can help borrower(s) (buyer), seller and Realtor reach the closing table faster than most mortgage companies are offering.

Contact me today for more information!

Bruce Ives

Loan Officer

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**PARKMONT
LENDING**

A DIVISION OF AMERICAN FINANCIAL NETWORK, INC



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