




REALTOR'S EDGE

ARE YOU PARTNERED WITH THE RIGHT LENDER?



A photograph of a family in a modern, two-story house. A young girl is running happily on the green lawn in the foreground. A woman stands on the porch steps in the background, watching her. A man is partially visible on the left side of the frame. The house has a light-colored exterior, white columns, and a stone base. The scene is set during the day with warm, golden light.

OUR COMMITMENT IS TO KEEP
YOU INFORMED EVERY STEP OF
THE WAY WHILE PROVIDING
CONSISTENCY AND SMART,
LONG-TERM SOLUTIONS FOR
YOUR CLIENTS.

REASONS YOU SHOULD PARTNER WITH US



UPFRONT UNDERWRITING

And pre-approvals! This reduces your buyer's stress when buying a home.



EASY MOBILE APPLICATION

We keep you informed every step of the way.



21 DAY CLOSING GUARANTEE

On purchases! Allows your client to close quickly and be a competitive buyer.



MARKETING SUPPORT

We are committed to providing you with the resources and platforms you need to grow your business.

OUR PURCHASE PROCESS FOR YOUR BUYERS



STEP 1: INITIAL LOAN INTERVIEW

Application
Items needed list
SNAP* Buyer Approval or Pre-Approval



STEP 2: FIND A DREAM HOME

Borrower consults with lender to confirm payment and approval
Negotiate an offer with the seller
Finalize purchase contract and the close of escrow date
Choose loan program and interest rate

STEP 4: SIGN LOAN DOCUMENTS

Obtain funds for closing: Lender to provide detailed instructions



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STEP 3: THE LOAN PROCESS

Sign e-consent

Receive loan estimate and disclosures to be signed

Provide credit card for appraisal deposit

Appraisal is ordered

File submitted to underwriting

Receive conditional approval and remaining conditions needed

Provide final conditions requested within 24 hours

Receive final underwriting approval and clear quality control

Lender will issue the closing disclosure



STEP 5: FUNDING

Lender will review funding package and clear any remaining conditions

Loan funds and records

Get keys and new homeowners



WHAT YOUR BUYERS CAN EXPECT

AFFORDABILITY ANALYSIS

What monthly payment do they want to make?

We will help them select the right program and loan - and make sure that they're able to qualify.

CREDIT REVIEW

We will run a credit report and walk them through the results.

Together, we will review their current payments and discuss any inconsistencies, items that need to be paid, or items to dispute.

LOAN APPLICATION

We will gather employment and asset information - their full income details, as well as anything they own that has value. This helps us determine program eligibility.

We can quickly pre-approve them for a loan that meets their needs.



LOAN ESTIMATE

We'll disclose any costs associated with the purchase and determine how much cash they will need at the time of closing.

We'll discuss the use of seller credits and whether they can be used to pay some or all of the closing costs.

OUTSTANDING ITEMS

We will provide them with a list of items we still need to collect.

We will review the appraisal process and potential value or repair issues.

FINANCIAL STABILITY PLAN

We'll supply them with a guide to mindful spending with tips for a stronger savings and financial plan.

A VARIETY OF LOAN PROGRAMS



CONVENTIONAL

Low down payment

Good for homes that require
some repairs



GOVERNMENT

FHA|VA|USDA

Low down payment
Down payment assistance
available



JUMBO

Above \$435,500 loan amount

Significant reserves are
required



NON-QM

Can help you if you have non-
traditional income

OUR TOOLS ARE COOL!

PROPERTY WEBSITES

Wow potential buyers and easily showcase all the features of a home with single property websites. You can easily share this website on Facebook with just one click!

PROPERTY REPORTS

This digital report can be shared on social media in just a few clicks or easily printed to give to your clients.

NEIGHBORHOOD INFOGRAPHICS

Communicate everything that's great about a listing's neighborhood with beautiful infographics that make information fun and easily digestible.

DIGITAL LIBRARY

Our digital library is full of content – and is available for immediate use.

This includes Open House, Just Listed, Just Sold, and other promotional flyers.

MOBILE APP

Give your clients the home loan app they want and need. It can be set up with your brand, contact information, and custom buttons specifically for your clients.





THE PERFECT PARTNERSHIP

TOGETHER WE CAN HELP MORE PEOPLE ACHIEVE THE DREAM OF HOMEOWNERSHIP!

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Must use assigned realtor. Appraisals and inspections reimbursed at the end of escrow. *This program excludes short sales. Applies to only 1st lien conventional or FHA loans with credit scores of 620 or greater. 203k FHA loans are not eligible. Property can not have been acquired by the seller within the last 180 days of the purchase contract being ratified. If you have a departing residence that will become a rental, you must qualify for both mortgage payments. Borrower cannot have more than four financed properties. Loan application must be locked in prior to initial loan underwriting submission. Loan application must receive an approval at initial loan underwriting submission. Any suspension or denial would immediately make it ineligible for the guarantee. Property must appraise at or above the sales price and have no repair conditions. All documentation/information requested by any and all parties must be provided within 24 hours of the request being made. This guarantee is not transferrable or assignable and Paramount Equity Mortgage has the right to terminate, withdraw, or amend this guarantee without notice for any applications not currently in the branch operations group. Paramount Equity Mortgage, LLC dba Paramount Partners Group;. NMLS ID #30336; 8781 Sierra College Blvd, Roseville, CA 95661, licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act License #4170047; Oregon Mortgage Lender License #ML-3256; Washington Consumer Loan Company License #CL-30336.

