

## Increasing Mortgage Broker Income for 2013

What loan products should a Mortgage Broker choose to sell during 2013 that will maximize his/her income? How can a Mortgage Broker maximize their lead generation investments? The answer is to earn income by sending your conventional loan turn-downs, real estate investor and borrowers with real property equity to Mortgage Vintage, Inc. (MVI)!

Mortgage Vintage, Inc. offers a suite of direct private money loan products and cooperates with brokers every day that are having trouble finding a lender for their loan scenario. MVI's wholesale channel provides best in class services, technology and tools to facilitate loan submissions from our qualified Mortgage Broker clients.

We treat our Mortgage Broker clients with respect and integrity and humbly realize that our performance advances a Brokers reputation, careers and income attainment. The following table highlights the differentiating factors for Mortgage Vintage, Inc.



What we do...	How your income can increase...
Direct Lender	Fast funding with no last minute changes to the deal
Variety of loan products	Allows for a "yes" to the borrower instead of a "No"
Give a commitment as to what we can do	No bait and switch terms or advertising
Quick, same day quotes	Allows broker to be responsive to the borrower
Low rates and fees	Facilitates profitable investment for the borrower
Reputation for delivering on commitments	Assurance that the deal will get done
Transparent and consistent Underwriting Terms and Conditions	With knowledge up front Broker looks like an expert to the Borrower
Deal Structuring Expertise	Turn a loan scenario into a loan if possible
Fast and professional documentation	DRE, NMLS and Legal compliance
Fast Underwriting	Insures time sensitive deals will happen
Best Practices systems and web based services	Transparency, security, speed and completed loans
Best in Class Service Providers	Fast and accurate quotes, valuations and closings
Share commissions	Teamwork across the board raises income for all
Pay commissions within 24 hours of loan funding	Better sleep at night knowing the money is coming

But, don't just listen to us... listen to one of our prominent Mortgage Broker clients about their experience:

*"As a mortgage broker with direct lender relationships funding conventional loans, I occasionally see a loan where borrowers don't qualify for conventional financing. Recently we had two loans which were late into the Escrow period and denied by the Bank. I called Mortgage Vintage, Inc. and they were responsive, delivered as committed and provide a Private Money Loan that allowed the buyers to proceed and close the purchase. The team at Mortgage Vintage, Inc. is very professional, work efficiently and performed on time-even better than hoped"*

*Rick A. Geary, Vice President, Emery Financial, Inc.*

What is your plan to increase income from loan scenarios that don't work with your lender? Please let us know with a post on our website at [www.mortgagevintage.com](http://www.mortgagevintage.com), [Facebook Page](#) or our [LinkedIn Group](#).