Best Choice
REALTY

What a Lender Can Do for Your Business

Building Your All-Star Team:
Not all lenders are created equal.

Getting Buyers Ready and Keeping Them Moving

- Fully underwritten pre-approvals (not just pre-quals)
- Same-day and weekend pre-approval turnaround
- Credit repair coaching for buyers 3 to 12 months out
- Down payment assistance: WSHFC Home Advantage and House Key, Opportunity DPA, employer programs, grants
- Specialty programs: VA, FHA 203k, jumbo, bridge, self-employed, ITIN, physician, bank statement, renovation
- Long-term nurture on the "not yet" buyers, with a heads-up to you

Helping You Win the Deal

- Calling the listing agent on your offers to vouch for the buyer
- Appraisal gap strategies explained to the buyer
- Pre-underwriting so you can shorten the financing contingency
- Handling the rate conversation with nervous buyers
- Clean, predictable closings. A lender who never blows a closing date is worth more than any marketing budget

Helping Your Listings Sell

- Financing flyers for open houses with payment scenarios, including a 2-1 buydown
- Attending open houses to pre-qualify walk-ins
- Reviewing the financing on every offer so you know which pre-approvals are real
- Assumable loan marketing: a 3 percent FHA or VA loan is a selling feature, and the lender can run the assumption
- Seller-paid buydowns and credits structured so the seller nets more than a price cut

Communication and Operations

- Weekly pipeline calls on every active file
- Direct access to the loan officer evenings and weekends
- Buyer status reports you can forward to sellers
- A clear plan when a file is denied or delayed
- Backup lender relationships for tricky files

Education and Partnerships

- Training your team to read a pre-approval, loan estimate, and closing disclosure
- Lunch and learns on financing contingencies, appraisals, and what kills deals
- Joint classes with title, escrow, and insurance partners
- Scripts for handling rate objections

Supporting Clients with Long-Term Goals

Before they list:

- Pre-approving the seller for the next purchase so list price and net sheet tie to a plan; equity reviews and annual mortgage checkups for past clients so they see when a move makes sense

Moving up:

- Buy-before-sell programs, bridge loans, HELOCs on the current home, recast after closing, lock-and-shop and extended rate locks

Downsizing or retiring:

- HECM for Purchase for 62+ sellers, asset depletion loans for retirees without W-2 income

Keeping the home:

- DSCR and investor loans to convert it to a rental, cash-out refi or HELOC for the next down payment, ADU and house-hack financing, 1031 coordination for investor sellers

Life transitions:

- Cash-out refi to buy out a spouse, refinance to remove a name, financing a buyout between heirs, forbearance and modification options when a rushed sale is the wrong answer

Relocation:

- Multi-state licensing, builder lender comparisons for sellers building next

Pre-sale repairs:

- HELOC or renovation financing for cash-poor sellers

Lead Generation and Marketing

- Co-hosting first-time buyer, VA, move-up, and downsizing seminars, in person and on Zoom
- Referring their pre-approved buyers
- Rate-watch campaigns and annual mortgage reviews to your past clients, carrying your branding
- Co-branded postcards, social content, video, and paid ads, cost-shared under a written agreement
- Weekly rate update videos you can post with your branding
- Market stat graphics and payment calculators for listing presentations
- Tools like Homebot or a rate-tracking app with your name on it
- Relocation, corporate, and builder referral relationships they already have

How to Pick a Lender

- See the Lender Vetting Sheet.

RESPA Reminder

Co-marketing must be a true shared-cost arrangement with real lender exposure, in writing. Referral fees, gifts tied to referrals, or "desk rent" above fair market value cross the line. When in doubt, ask your managing broker.

Best Choice
REALTY