



MORTGAGE

Fit
PROGRAM

30 Day Closing Guarantee





The Preferred Lending Solutions team has created a program that focuses on putting sellers in the perfect position to get their homes sold within 30 days under contract. Our lenders work alongside listing agents and home sellers on a step by step strategy on becoming “Mortgage Fit.”

This 30-day close guarantee program takes sellers through several areas of concentration. Traditionally most of these steps take place after the property is under contract. Our program offers sellers the opportunity to have this work completed before ever going under contract. This ensures contract dates don’t expire, lock dates don’t expire and liens or home condition issues are addressed up front. This saves not only valuable time but money through the process.

What do we offer our sellers to get their home Mortgage ready for sale as a Preferred Lender?

#1 - Free Home Evaluation

We’ve created a simple but effective checklist to ready home owners of any repairs needed to qualify a home for all loan programs. This check list will reduce appraisal delays caused by “subject to” appraisals for government programs including Rural Development (RD) and FHA Loan types as well as reduce the need for contract extensions due to repairs. ****See Checklist Included in this Packet****

#2 - Complimentary Pre-Title Search

You can expect zero title delays with a quick search of all name variations or costly property issues. This title and property search helps identify any potential title deficiencies such as liens or judgments that could slow down your closing.

#3 - Closing Cost Strategy

A true “NO COST to purchase” program. Together with the seller we will create a shared cost agreement. By negotiating discounts with several preferred vendors, we have the potential to create a “no cost to purchase” opportunity for buyers. This allows for sellers to have all of the important information needed when deciding on a listing price or accepting offers that include seller concessions.

#4 - Marketing

There are never enough lines in the water when fishing. The same can be applied when marketing a home for sale. Our online marketing program, Listing Booster, provides custom marketing materials such as: YouTube videos, flyers, text to tour viewing codes, social media success tools and much, much more.

30 Day Guarantee

A Preferred Mortgage Fit Home + Preferred Approved Buyer = 30 day loan closing Guarantee. If we cannot close it in 30 days we will pay up to \$500.00 in the seller agreed concessions. Not applicable on foreclosed, short-sale, or relocation properties.

****IF Rural Development office is more than 10 days behind, then we have 45 day guarantee****