



realtor's
edge



LOANPAL

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.

what your buyers can expect

affordability analysis

What monthly payment do they want to make? We will help select the right program and loan for them - and make sure that they're able to qualify.

credit review

We will run a credit report for 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 - including what they are - and whether they can be used to pay some or all of their closing costs.

outstanding items

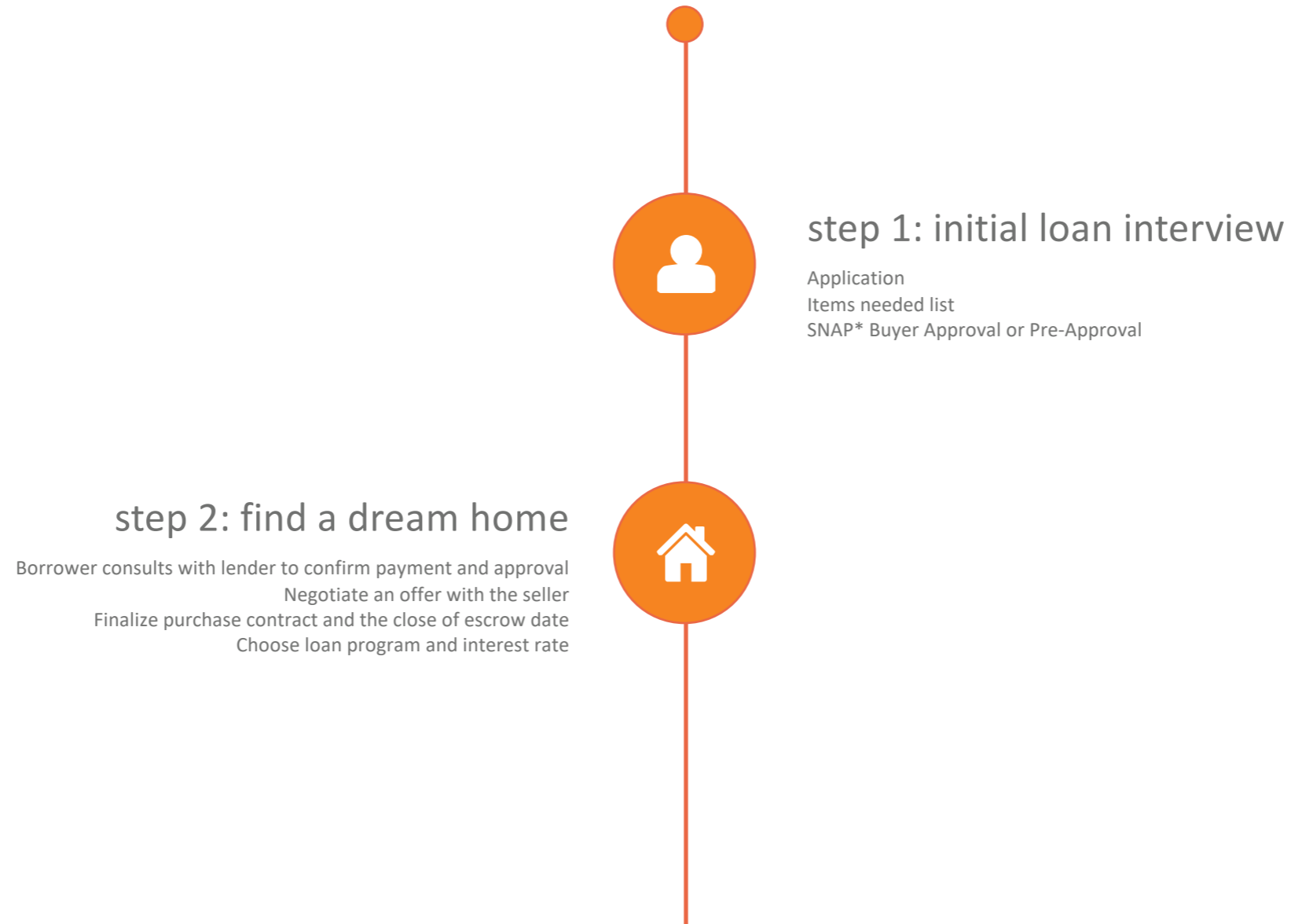
We will provide them with a list of items we still need to collect.

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.

our purchase process for your buyers





step 3: the loan process

Sign e-consent
Receive loan estimate and disclosures to be signed
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 4: sign loan documents

Obtain funds for closing: Lender to provide detailed instructions



step 5: funding

Lender will review funding package and clear any remaining conditions
Loan funds and records
Get keys and new homeowners

our commitment is to keep you
informed every step of the way while
providing consistency and smart,
long-term solutions for your clients.



our tools are cool



the perfect partnership



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 #30236; 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-3756; Washington Consumer Loan Company License #CL-30336.

