

# The Four Pillars

What you can expect from me when you work with us.

1. Smooth, on-time closing with high-touch customer service
2. Mortgage Planning Services
3. Competitive Pricing
4. Relationship



## Smooth, On-time Closing with high touch customer service

- Protect your earnest money & interest in the house
- Provide tools to help you make a competitive offer
- Local fulfillment; every part of our process happens right here in town
- You have my cell phone – we work when you need me

# Mortgage Planning Services

- We want to help you reach your housing & financial goals
- Align mortgage with short & long-term goals
- Planner approach – not just showing rates & fees
- We have special tools to help show you the options



# Competitive Pricing

- Cornerstone has been around for 29 years
- 2<sup>nd</sup> largest independent mortgage company
- Direct lender but have over 100 correspondent outlets
- We shop rates and do the work for you but maintain control
- My compensation doesn't change depending on the rate, fees, program, loan type, investor. Paid on overall monthly volume and customer service.
- Important for me to earn your business and do a great job

# We want a relationship

- Mortgage Under Management
- Annual Review
- Point of Contact for all Mortgage Needs