

Real Estate Agent Partnerships

Partnerships

The Mortgage Personnel at Sunset understands the income concerns of the Real Estate Professional. In any environment, time is money, and, in today's environment none of us have time to throw away. The experience level, real word experience and involvement in the industries, bring a unique perspective on how we can support your business. We know that if we support yours, you can support ours.

Preapprovals/Prequalifications

Not all preapprovals/prequalifications are the same. The level of experience of the Loan Officer completing the analysis, the financial strength of the company employing that Loan Officer (Originator), the time it takes to complete it and the assumptions that are made within it, can all negate the effect of that prequalification.

More importantly, we understand what a "bad" or inaccurate preapproval-prequalification can mean to you and the transaction. Sunset offers meaningful preapprovals/prequalifications that you can count on.

We invite all parties to request our publication, "Prequalified, Preapproved or Supposition."

Market Rate Pricing

Rates can change daily, and in some market conditions, hourly. At Sunset we constantly monitor market movements, attempting to make some sense, in order to give your customers the best options available. Market pricing involves education, not just quotes. Our staff of experienced professionals insure accurate, timely and knowledgeable quotes. Using multiple money sources we are not tied to one rate or pricing structure.

TRID

October 3, 2015 brought the real estate sales, mortgage financing and title industries closer together with the advent of the Truth In Lending, RESPA, Integrated Disclosure act. While the benefits to the consumer has been, and will be, discussed for some time, the benefits to the industries noted above are real in that there now is a true sense of partnership to get the closing accomplished. We have the experience in moving loan applications to closing in a timely and professional manner.

A Lender To Trust

For years we've talked about going to "My Bank" or "My Broker" for a mortgage loan. At "This Bank" we understand that time is of the essence and financing, prequalification, preapproval and closing dates are not a whim but a necessity.

I Just List Properties!

If a Real Estate Agent is at the stage of their career where listings are a majority of their business, congratulations. It normally takes time and a lot of hard work to get to that point. The name looks nice on the "For Sale" sign (deservedly so.) And, you do not have to spend all that time with a buyer that forgets about all the work you did as he walks into someone else's open house.

Time for a reality check! And, while checking reality, we do admit we have an ulterior motive. We're looking to be your "Mortgage Professional." If you do only list, then you have definitely reached the category of a Real Estate Professional. The word "professional" denotes that you have reached a level, one present in every industry, where your clients expect more from you. It means your level of service may be far superior to that of many of your contemporaries. A good Mortgage Professional, providing advice, is part of that service.

No doubt about it! Loan Officers (Originators) want business. We look to you for some of that business. What Sunset offers includes required information for you and your clients, if not the actual mortgage product. If our lending operation really does our job, the mortgage product will follow. That is a value added to you and your client. Will your client use it? Maybe. Maybe not. The point is, you offered them a source of information that could be important to them. That is value added to your service. And, it costs you nothing.

Well, almost nothing. You do have to commit to someone you trust to give your clients proper information. Not just the best rates (although competitive rates are expected,) but the best advice possible.

If it is true you "only list," find a mortgage partner that can benefit your customers. In return, we might be able to offer you referrals from our extended list of contacts. If, however, there is more to your business than "only listing," think of what a true partner can do to help. Professionals know what they want and what they need to be successful. One of the things they do need is someone who understands home financing intimately to help you complete your job professionally.

Education

We can never know enough to become and stay successful. Through our weekly e-mail newsletter you'll be notified of market conditions, financing options to use in tough sales transactions and general information we hope is helpful to you. The format is continually changeable to provide you with the information you need.

See the difference professional mortgage lending makes. Refer a client today!