

# No Charge\*\* – We Run DU For You

Let us automatically run DU for you at no charge when you send loans to Direct Mortgage. This is possible by using our **Loan Choices™** system. It's available today and provides wonderful advantages (read below)! Sign up for training now!

## Why use Loan Choices™?

- 1. **Never** manually input DU information again! And still Compare Multiple DU Products: My Community Loans, FHA loans, Flex 100 Loans, and Regular 30 year Fixed & ARM loans . . . All In a Single Click!!!
- 2. **Predictive analytics** requires no clicks. It displays and prices loan options and loan combinations you might not have thought of. It even displays the YSP and PITI.
- 3. Runs DU, LP, and DMC AUS systems automatically.
- 4. No more blindness. After the automated AUS submissions, your multiple Accepts display in Loan Choices<sup>™</sup> with the best loans sorted to the top. And if it doesn't qualify, multiple loan products still display with a refer. You know exactly why it didn't qualify by clicking the refer link.
- Your job: take the loan application. Our job: run multiple AUS systems for you then present fully priced loan choices you were considering and also present loan options and loan combinations you may not have thought of – all ready for instant rate locks.
- 6. **Minimum clicks Maximum possibilities.** It's simple to learn the few clicks required. And fast to display the loan choices over 40 different loan products can normally be displayed within 60 seconds!
- What you've always wanted from a lender: Fully qualified loan choices not prequals. Less back and forth with your AE. Instant pricing with rates and YSP. Fully priced loan Approvals – not just prequal price opinions. No funny business. No empty pricing promise from a prequal. Just real loans!

# Click Submit once – view multiple Loans. What is Loan Choices™:

Accurate YSP & rates Instant rate locks Instant relocks Instant lock extensions Switch loan programs easily Immediate AUS submission Predicted 1st and 2nd combo's 1st liens displayed 2nd liens displayed Gov loans displayed DU & LP loans DMC Portfolio loans Borrower payment display Full PITI Compare No MI with MI products Best loans sorted to the top No Blind Refers Lightning speed

#### Sign up today to learn your ABC's:

🔼 Select a Loan Program 📲 <u>View Completion Status</u> 🔘 <u>Schedule Closing</u>

A: Select a Loan Program – Your complete loan application is <u>automatically run through DU</u> and our own AUS, resulting in loan choices with the most relevant and best priced loan products sorted to the top! We even run your scenario using predictive analytics to recommend loan programs you might not have thought of!

**B: View Completion Status** – Sit back and relax. Direct Mortgage can process the mortgage for you or you can do it yourself. Instant notifications alert you as your loan progresses to closing & funding.

**C: Schedule Closing** – Easily schedule the closing at the borrower's home or other designated location.

Take advantage of this opportunity to never run DU manually! **RSVPs are required** for training, so <u>fill out the registration form now!</u>

Remember, with Loan Choices it's as simple as



\*\*\*<u>Sign up now</u> for training - 1 hour. Each class has limited space. Email <u>LoanChoices@directcorp.</u> <u>com</u> to register.\*\*\*

\*\* No Charge for DU Runs as long as you have an acceptable pull through percentage of funding loans with Direct Mortgage.

## Are you a wholesale lender?

Why reinvent the wheel? Learn more about our <u>1Processing.com Integration Services</u> or contact <u>info@1processing.com</u> for more information.