

3 PILLARS OF RESIDENTIAL MORTGAGE LENDING

CORNERSTONE IS A MORTGAGE BANKER



WE NAVIGATE THROUGH TODAY'S LENDING CHALLENGES!

- A full-service mortgage banker processes, underwrites, and funds the loan internally and has complete control over the entire loan process. Loan Officers can communicate scenarios and questions with underwriting!
- Loan Officers must be licensed and are required to take annual continuing education courses.
- Mortgage bankers have access to many different banks and lending programs. Cornerstone is a larger mortgage banker and sells mortgages directly to Fannie Mae and Freddie Mac, which can help buyers qualify without having to meet additional requirements above standard lending guidelines.
- Mortgage bankers can choose to internally control the appraisal management process or can contract with an Appraisal Management Company (AMC). Cornerstone has established an appraisal management department, which allows us to control the process internally.

The personalized service of a boutique lender with the negotiating power of a big company!

BROKER



- Middleman in the lending process.
- Shops rates and programs with many banks.
- No control over underwriting and funding; they are at the mercy of the banks to close a transaction.
- Brokers have no control over appraisals; the bank they are brokering to will order through their AMC.

BANK



- Controls the entire loan process.
- Only has access to their rates and programs.
- Loan Officers aren't required to be licensed or maintain continuing education requirements.
- Most outsource the appraisal ordering process to a national AMC.

CONTACT ME TODAY AND EXPERIENCE THE CORNERSTONE DIFFERENCE!



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