

# MORE REASONS TO CHOOSE THE KARR TEAM

## 10-DAY MORTGAGE READY

By going the extra mile to verify your qualifications and prep your loan file, we can help you close in record time. More than 50 percent of our loans are ready to close within 10 days – or sooner!

## BUY BEFORE YOU SELL

With an Equity Access loan, you can cash out an advance of the equity from your current home to use towards buying a new home. You can pull \$100,000 to \$300,000 of your existing equity.\*  
Once you sell your old home, you'll pay back the equity amount you used.

## CERTIFIED MORTGAGE READY

Get the paperwork done upfront and close faster! Our underwriter takes care of your credit and financial review in advance. Once your financials are verified, we approve your mortgage loan. You can shop for a home and make a stronger offer backed by our commitment to lend. You close once we review your purchase agreement, title, and appraisal.

## CASHEDGE®

Your loan is fully underwritten and ready to close with the CashEdge® interim program. Write a contract without an appraisal or loan contingency. You'll have funds ready to back up your offer. And you can close as fast as cash.\*\*



\*Equity Access is a short-term bridge loan. Maximum loan-to-value (LTV) is 75% of the Equity Access loan amount plus the current mortgage balance, divided by the home's comparative market analysis (CMA) value. Bridge loans are originated through our partnership with Cornerstone Home Lending, a Division of Cornerstone Capital Bank, SSB. Cornerstone Capital Bank, SSB. Member FDIC. NMLS ID# 2258. Not a commitment to lend. \*\*For conventional and jumbo loans only. A minimum 720 credit score is needed to qualify. The borrower must refinance the CashEdge(c) loan before the last payment is due. If the borrower intends to sell their current property and purchase a new one using the CashEdge(c) program, they must list their current property for sale before closing on the new property. See your loan officer for additional requirements and qualifications. Program details are subject to change without notice. (c)2024 Priority Home Lending, LLC.

# WIN WITH

# THE KARR TEAM

## WHAT MAKES US REFRESHINGLY DIFFERENT?



**1) FULL-SERVICE DIRECT LENDER** – Unlike a broker, we handle processing, underwriting, closing, funding, and servicing in-house. We're your local one-stop shop for everything mortgage!



**2) ACCESS TO TOP INVESTORS** – Our team offers competitive pricing and rates from more than 100 investors nationwide. We can help you find the right program for your needs and budget.



**3) BOUTIQUE SERVICE** – In addition to traditional home loans, we offer specialty programs to help a wider range of clients: From buyers who want to renovate or build from scratch to real estate investors, plus solutions for borrowers with past credit issues or complex finances.



**4) AVAILABLE WHEN YOU NEED US** – Our team works when real estate happens, not just during the traditional 9 AM – 5 PM business day. We're ready to serve in the evenings and on weekends to help you get your dream home.



**5) COMPETITIVE ADVANTAGE WITH CERTIFIED MORTGAGE READY (CMR)\*** – Stronger than a preapproval, CMR gives you full underwriting approval before you even make an offer on a home. With CMR, you can compete against multiple bids and cash buyers. Our CMR program is FREE and is highly acclaimed in our industry.

## CONTACT US FOR AMAZING SERVICE



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HOME LENDING

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41DBO-118972. Licensed by the Department of Financial Protection and Innovation under the CA Residential Mortgage Lending Act. \*Pending final appraisal approval by underwriting once  
the home is selected. Not a commitment to lend. Borrower must meet qualification criteria.

