



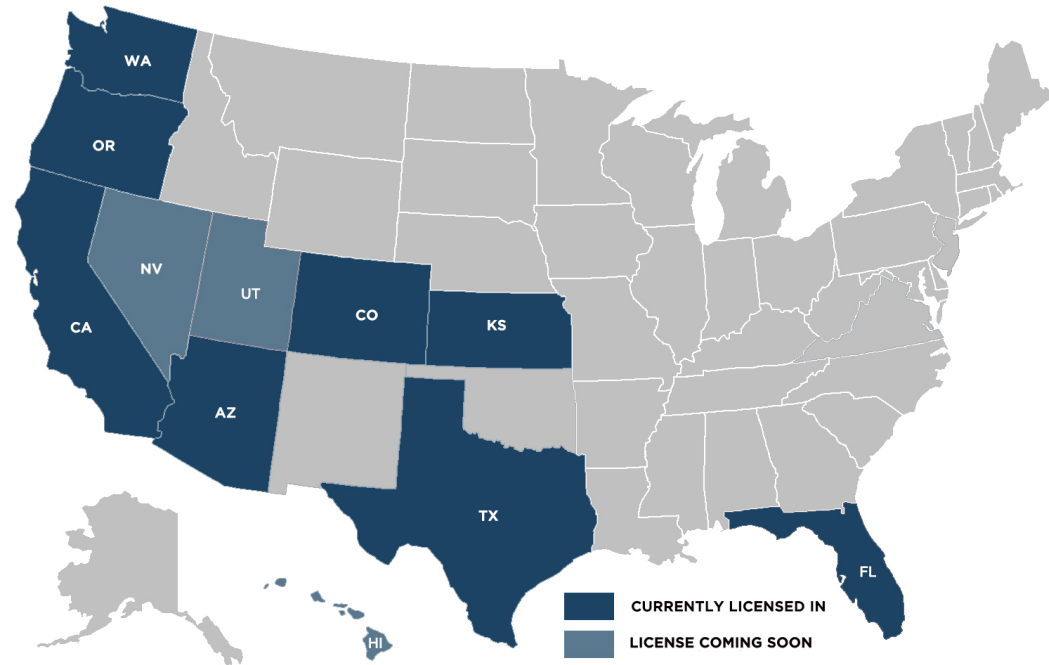
PRIME SOURCE
MORTGAGE

**YOUR FUTURE
DOESN'T HAPPEN
YOU CREATE IT!**





PRIME SOURCE MORTGAGE



SET YOURSELF APART.

1. The **quickest** processing review and underwriting turn times.
2. **Make sense** conditions.
3. Ability to speak with your underwriter.
4. We do everything we can to **say yes** to your borrowers.

THE FACTS.

- In business since 1997
- Headquartered in Southern California
- Currently Licensed in 9 states & growing

EXPERIENCED.



WE OFFER MORE: MORE COMMUNICATION, MORE CERTAINTY, AND MORE APPROVALS.

WHAT MAKES US DIFFERENT?

Over **90%** of our operations & support teams have originated loans during their careers.

WE'VE BEEN THERE.

Sharing an experience brings people closer together. We know what it's like to be in your shoes because we have been there. The majority of our Operations & Support Teams have originated loans at one point in their mortgage careers. Having a vast array of origination experience has allowed us to create processes that are simple and make sense.

Thanks to our extraordinary team and experience over the past two decades we have been able to evolve our way of doing business so every decision we make is based on whether or not it will benefit our loan originators.

CLOSE MORE LOANS.

Turning down a borrower isn't something we take lightly. Finding the perfect loan program for your borrowers is now easier than ever. We have designed our product offering to accommodate those harder to qualify borrowers.

Unlike most mortgage companies, underwriters DO NOT have the ability to turn down a loan. Difficult loans go to a committee where **we try everything we can to say yes to the loan.**



WE SAY YES!

If you do come across a complicated borrower you have 24/7 access to our loan scenario desk where you can ask anything. Our team of experienced underwriters is ready and waiting to provide you with same day answers.

You will close more loans with Prime Source because we say YES more often!

ENHANCE & PROTECT YOUR REPUTATION!

Why not join a company that will enhance and protect your reputation with borrowers and relationship partners?

We understand how important this is. We know what it takes to gain new business and are dedicated to you, your borrowers and relationship partners. Having a good reputation will open doors for you, whereas a bad one can be a roadblock on the path to added opportunity. Working with Prime Source, you will no longer have to apologize to your referral partners or your borrowers for poor performance or lack of communication.

HAVE YOUR VOICE HEARD.

Twice a month we hold a loan originator meet-up where we hand the floor over to you.

During these meetings we strategize with Branches & Loan Originators to get a feel for current markets conditions, trends, and opportunities. We encourage you to share your thoughts and ideas during this time. At Prime Source we value and respect your input and your time.

TURN TIMES.

- **4 hour** underwriting
- **4 hour** condition sign off
- **2 hour** loan docs
- **Same day** CD prep
- **Next day** funding for dry states
- **Same day** funding wet states

UNDERWRITING.

- Fastest turn times in the industry.
- Skilled and experienced underwriters.

Underwriters cannot decline a loan. For those hard to fund loan opportunities, we send those to loan committee for final review. We want to say yes.

We support both onsite Processors in the Branch, as well as make Corporate Processing available. We are committed to doing what makes sense.

FUNDING.

- Upon clear to close, loan stage is moved to the creation of the Closing Disclosure CD.
- All wires are ordered the morning of scheduled funding, same day funding requests go directly to the funding manager.
- Logs available to see all stages of loans through our LOS.



LOS & PRICING.

Encompass[®]
by EllieMae[®]

MARKSMAN[®]

OUR PROCESS.

We have created a collaborative, client centric approach, centered in simplicity, speed, and most importantly, certainty.



PRIME ACTIVE is a hand picked, highly skilled team of underwriting experts dedicated to helping loan originators find the best solution for their clients, while expediting the process and providing one-on-one training.



LOAN SCENARIO DESK.

Our loan scenario desk is staffed by a team of dedicated Underwriters ready and waiting to answer your loan related questions. We provide same day answers and will escalate your queries when your loan is already in the queue.

PERSONALIZED TRAINING.

Don't you wish you were interacting with a real person instead of a video. We believe that one-on-one training is essential to your success and are happy to provide training sessions for our various loan products or services. Additional personalized training is available by request.

LOAN REVIEW.

We meet once a week on Wednesday. Here we try to find a way with our creative staff to fund the loan request. We do everything we can to say yes.

UNBEATABLE PRODUCT OFFERING!

We are constantly expanding our product offering in order to fund more loans and qualify more borrowers.



CONVENTIONAL

FANNIE MAE

- Minimum Credit Score 620
- Standard & High Balance
- DU Refi Plus
- HomeReady & HomeStyle

FREDDIE MAC

- Minimum Credit Score 620
- Standard & Super Conforming Home Possible
- Relief Refinance Open Access

NON-AGENCY NON-CONFORMING NON-QM /JUMBO

- Minimum Credit Score 640*
- Maximum Loan Amount \$5,000,000*

*Exceptions may be considered

GOVERNMENT

FHA

- Minimum Credit Score 580 or NO Credit Score for Non Credit Qualifying Streamline

USDA

- Minimum Credit Score 580

VA

- Minimum Credit Score 600
- Maximum Loan Amount \$1,500,000

(Lower credit scores are considered on extenuating circumstances, we hate to say NO)

NICHES

- Manufactured Homes (Fannie Mae, Freddie Mac, FHA, USDA & VA)
- Fannie Mae HomeReady
- No FICO FHA Streamline
- Interest only ARMs
- 12 & 24 Month Bank Statements Product
- Non- Q M
- Foreign national
- Non-warrantable condo
- Asset Depletion Program
- Self employed bank statement qualification
- Exception based lending
- Piggyback 2nd Mortgages (Fixed, ARM & HELOC)

TECHNOLOGY!

Utilizing the latest in Mortgage CRM & Integration Technologies.

MORTGAGE CRM SUREFIRE.



Integrated w/



CUSTOM OPEN HOUSE FLYERS.

\$549,900
3 BED/2 BATH/1,641 SQFT

309 WEST 24TH STREET, UPLAND

Stunning 3 bedroom, 2 bath single story 1940's home on a .25 acre lot located in San Antonio Heights. Very rare find with original tile, beautiful hardwood floors, built and plaster walls, original crystal chandelier in dining room, as well as a set of French doors throughout. The vintage-style kitchen includes a 1950's Westwood gas stove. Two large windows in the kitchen bring in natural light, and along with two sets of French doors with side windows on each end. The backyard includes 25' of the original Camelia bushes from 18 days a Camelia bush history of Upland. The lush garden setting with many trees in front of the house gives a private feel. Entertainer's dream for guests who will be taken aback by the amazing city lights and relaxed ambience. Updated electrical outlets throughout house. Tons of open-around attic storage space above both garages with easy accessibility. Don't miss out on this charming, one-of-a-kind property!

RYAN RINDERSPACHER
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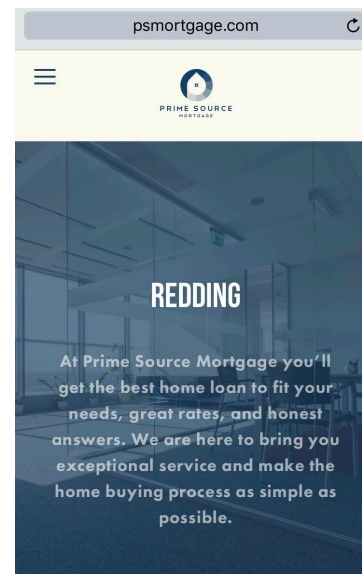
PACIFIC LIFESTYLES

GREG WICK
Loan Originator
NMLS# 876884

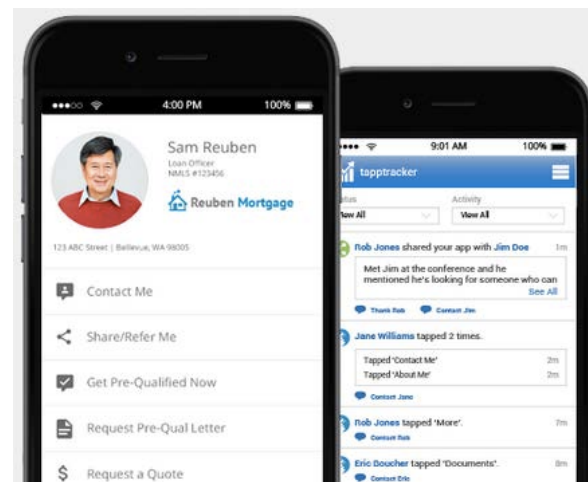
PRIME SOURCE
MORTGAGE

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CUSTOMIZED RESPONSIVE WEBSITES.



CARDTAPP. CONVERT MORE LEADS.



OUR CRM.

We are integrated with Encompass. Your borrowers will automatically receive:

- Your borrowers and agents will receive loan milestone emails coupled with fun videos, [click here to preview](#)
- Post close emails
- 5 year birthday
- 5 year loan anniversary
- Purchase & Prospect campaign
- Monthly turnkey email

COMPLIANCE APPROVED.

We have an extensive library of pre-approved marketing emails, campaigns, flyers, and more that will auto populate your info.

CUSTOM CREATIVES.

The PSM Marketing Teams is proud to offer an array of marketing materials and support that covers everything from branded swag to open house flyers.

STAND OUT!

We love helping you shine! Whether you need a table tent, a table runner, need to order custom swag to give away, we are here to make your next event a hit. Want to put together a swag bag for open houses or a post close gift to customers? We can help with that to!





**IF YOU ARE LOOKING TO FURTHER YOUR CAREER,
I WOULD LIKE TO HEAR FROM YOU!**

SEAN GILLES

REGIONAL SALES MANAGER

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careers@psmortgage.com



PRIME SOURCE MORTGAGE IS AN EQUAL OPPORTUNITY EMPLOYER.

Prime Source Mortgage, Inc. NMLS #16981. 40750 Symphony Park Lane. Ste 102 Murrieta, CA 92582. Licensed by the Department of Business Oversight the California Mortgage Lending Act. This Is not ac commitment to lend or extend credit. Restrictions may apply. Information and or data is subject to change without notice. All loans are subject to credit approval. Not all loan or products are available In all states. Prime Source Mortgage, Inc. is an Equal Housing Lender.