



Why Mortgage ?

NMLS 1457759

Why U Mortgage?

When it comes to helping you and your customers achieve homeownership, **UMortgage should be your first choice.**

We offer unbeatable service, mindblowing rates, and ultimate access to a team that has your back throughout the entire process. Our goal is to best support and educate borrowers about their loan options, exceeding their lending needs, and helping to ensure a better financial future. Our team is known for its unmatched efficiency, a customizable process that's built uniquely for each borrower, and incredibly low rates with outstanding products that fit into everyone's financial plan. Our over-communicative approach ensures clear communication throughout the homebuying process and we commit to providing you and your borrower accurate, timely, and relevant mortgage advice.

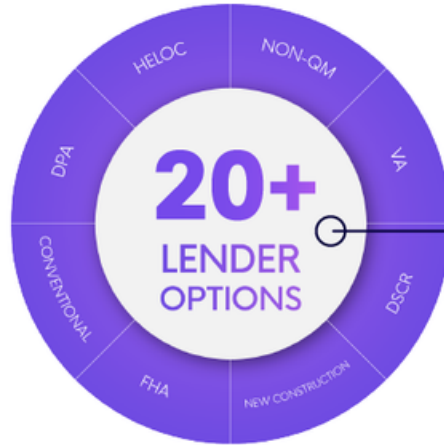


THE UMORTGAGE STANDARD



- Access to the lowest industry rates through a network of lenders.
- Speed is everything. Application to Clear to Close in two weeks or less.
- Our team works from anywhere with our web-based POS, LOS, and pricing engine all in one modern solution.
- Our client-centric, proactive operations team is focused on a best-in-class client experience.

WHAT SETS US APART



We have access to a multitude of partners & products.

OUR LOAN PRODUCTS

PURCHASE

- Conventional
- FHA
- VA
- USDA
- Jumbo
- New Construction
- Renovation
- Non-QM
 - Bank Statement
 - Investor
 - ITIN
 - DSCR
 - Community Mortgage
 - Foreign National
 - Asset Depletion
 - Bridge Loan

REFINANCE

- Conventional
- FHA
- VA
- USDA
- Prime Jumbo
- Non-QM
 - Bank Statement
 - Investor
 - ITIN
 - DSCR
 - Community Mortgage
 - Foreign National

AVERAGE TURN TIMES ACROSS ALL LOAN TYPES

CONDITIONAL REVIEW	CLEARED TO CLOSE	CLOSING PACKET/ DOCS OUT	UNDERWRITING QUESTIONS	AVERAGE SUBMISSION TO CTC
1 Day	1 Day	1 Day	12 Hours	7 Days

This is the average turn times for all loan products, specialty products, and lending partners. Average Submission to CTC is reflective of The UMortgage Standard.

SOLID PARTNERSHIP WITH THE INDUSTRY'S BEST

UMortgage partners with the best home builders, lenders, and real estate professionals in the industry. Together, we work diligently to assist borrowers and their friends and family in attaining their dreams of homeownership and improving their financial future.

BROAD PORTFOLIO OF PRODUCTS AND TOOLS

Whether buying a new home or refinancing an existing mortgage, UMortgage has customized solutions for borrowers at competitive interest rates. We are equipped with modern, cloud-based technology to overcome even the most challenging situations with confidence and ease.

RELATIONSHIPS NOT TRANSACTIONS

We believe in building strong relationships with the borrowers and partners we serve. Having a strong sense of belonging is paramount to the success and happiness of everyone in our sphere. We always put the needs of many over the needs of one and work side by side to accomplish common goals.

STRENGTH AND STABILITY

UMortgage has experienced exponential growth despite changes in the housing and mortgage lending industries. Our commitment to Learning and Development gives our team a competitive edge of continued education and resources to remain ahead of industry changes.

SUPPORT AND AVAILABILITY

From marketing to training, technology, and more, we have a team that supports us so we can best support you. When you partner with UMortgage, you have access to a dedicated team that will help to strategize and optimize your business. We work when you work. UMortgage is available 24/7. With a commitment to over-communication, we keep you and your borrower in the loop with the most up-to-date information throughout the entire loan process and beyond.