



## CORRESPONDENT LENDING

Simplifying Secondary Market Sales

### BENEFITS:

- Manage the timing and process with delegated underwriting.
- Utilize your team for more options and competitive pricing.
- Leverage your team's processing, underwriting and funding.
- Keep visibility and read-only access to your members' mortgage servicing files.
- Explore Total Expert, our powerful online marketing and CRM (Customer Relationship Management) system.

### PRODUCT HIGHLIGHTS:

Max Loan Amount \$766,550 unless property is in a high-cost area (refer to Loan Limit Look-Up Table).

Purchase, Limited Cash-Out Refinance or Cash-Out Refinance for Primary, Second Home or Investment.

Manufactured Housing: Purchase, Limited Cash-Out Refinance for Primary or Second Home; Cash-Out Refinance for Primary; no manufactured single wide and double wide must be converted prior to closing.

### Property types:

- 1-4 unit investment properties
- Owner occupied
- Second or vacation homes

### Overlays:

- No non-QM
- No RESPA violations
- No co-ops, leaseholds or land trusts permitted

### WHY CHOOSE MYCUMORTGAGE?

- Over 20 years of experience as a mortgage CUSO (Credit Union Service Organization).
- Expertise in secondary market pricing, loan sales, funding and servicing.
- Approved Seller/Servicer with Fannie Mae, Freddie Mac and more.
- Licensed in 47 states (except NY, AK, HI).
- Understands credit unions and your members, sharing the credit union philosophy.



Contact me for assistance!

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## A TIME-SAVING WAY TO SELL TO THE SECONDARY MARKET

### PROGRAMS AVAILABLE:

- Fannie Mae and Freddie Mac, Fixed Rate
- Fannie Mae and Freddie Mac, Fixed High Balance
- HomeReady®
- Duty to Serve
- Fixed, Duty to Serve and HomeReady® Minimum MI

### EXPERT MORTGAGE SERVICING:

- Personalized servicing throughout the life of loan.
- Loans serviced in-house (no solicitation) by phone, email or online.
- No cost member self-serve online mortgage servicing portal.
- Member Care experts with a "people helping people" philosophy.
- Member retention tools: loyalty links, payoff watch and home for sale monitoring.



Learn more at [myCUMortgage.com/correspondent](https://myCUMortgage.com/correspondent)

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