

The Future of Mortgage Banking









What is XLR8®?

XLR8° is an expedited mortgage approval process designed to allow us to verify a borrowers' credit, assets and income/employment with minimal loan documentation. Borrowers simply complete a digital loan application via our website or mobile app and connect their bank accounts via a secure portal.

In a matter of minutes, we may be able to validate credit, income/employment and assets electronically and issue a XLR8® commitment letter. Don't let financing scare you, XLR8® your mortgage instead!

The XLR8 $^\circ$ mortgage program is available on conforming, conventional loans only. Contact your mortgage consultant for more information.

Advantages of XLR8®

- · Minimize loan conditions
- Simplify the mortgage process
- Close on your home faster
- No last minute surprises

>>>>LRB your mortgage today! Contact us for more information.



Philip Caulfield Mortgage Consultant NMLS#: 386911 Cell: 650-222-0386 philip.caulfield@phmloans.com philipcaulfield.phmloans.com



1250 San Carlos Avenue San Carlos, CA 94070

