

ARE Mortgage Group, Inc.

Service Level Standards for Referral Partners

ARE Mortgage Group, Inc. highly values all of its Referral Partners and Clients.

ARE stands for great **A**DVICE, a great **R**ATE, and a great **E**XPERIENCE. When you refer somebody to us, they get all three. We hard coded this in our name, as it is our experience that you normally get one of three or maybe two of three, but RARELY do you get all three. We are here to change that – here they get all three.

To provide the highest level of service in the industry, we feel it necessary to define those actual service levels. Here, we call them 'The Great Eight' commitments.

THE GREAT EIGHT:

1. **Your referral receives immediate attention** – our Team reaches out quickly via phone, text, and email to connect over the phone for a discover call where we learn about their Goals, Targets, and Dreams, so that we can best serve them as well as illustrate relevant solutions.
2. **Your referral will interface with us in a Professional, EASY to use interface that is secure from ANY device.** This is from 'cradle to grave' – all documents and data exchange is done within our secure system that is extremely mobile friendly – designed to be there in all places that a Client wants it.
3. **Your referral will receive their very own Total Cost Comparative Analysis** outlining all possible loan structures and options. This analysis is dialed in based on Client feedback, so that together we arrive at the SMARTEST and BEST loan structure customized for the Client. Not only will they get the best deal on the best structure, but they will have high confidence, as they will understand WHY that structure is smartest for them. They will also know exactly what they are looking at at all times as far as payment numbers and total cash to close requirements – very transparent, very personalized, Clients love it.
4. **Your referral will receive a fully underwritten loan approval before they go shopping.** Once approved, they will receive our carefully designed 'Winning Offer Package 2.0' which will differentiate their offer to buy a home so much so that it has an over 85% success rate of first time offer acceptance when paired with a competitive offer to purchase a home.
5. **Your referral will receive consistent and prompt communication throughout the process, and so will you.** Your updates will be by direct email as well as within our Partner Portal System – this is particularly helpful at initial referral, as you're notified of what's happening (or not happening) each step of the way.
6. **Our compensation and margins are set LOW as to insure that your Referral is getting the BEST possible deal.**

7. **Our Staff is Polite, Professional, Knowledgeable, Helpful and will treat your referral with RESPECT.**
8. **Our goal with each Client is not only a successful transaction, but it's also to obtain 5 star review, as well as referral to anyone else in their sphere who wants the same great Advice, Rate, and Experience.**

We take our Service Level Agreement based on the Great Eight very serious, as we truly believe it separates us from the crowd and restores faith in our Industry as well as strengthens partner relationships and grows their business as well.

These are our commitments to You.



Joe Wiggins

President

ARE Mortgage Group, Inc.