

About Brant Benun

I am glad you are considering me for your mortgage financing. I have 11+ years experience working for banks, savings and loans and eight years as a broker. My combined superior knowledge of the market and available lending sources (the lenders) enable me to find you the best possible loan for your particular needs. My goal is to see that you get **the right loan** with the least amount of effort, hassle, and expense. To achieve this goal, there is some information that I must obtain from you. Are you more concerned with paying off your loan as soon as possible or with lowering your payments? Is your income fixed, stable, or will it be increasing? How long do you plan to remain in your home? We can discuss these issues when we speak, and you may also want me to speak to your accountant regarding these issues

Enclosed you will find a brief description of what you are getting when you take me on to represent your interests in finding a home mortgage. You will also find an explanation of the loan process and what you can expect if you do decide to proceed with a loan. Please review this information and feel free to call me with any questions.

Firstly, what you are getting when hiring me is my experience in the mortgage business, my expertise, my persistence, my constant communication with you as to the status of your loan, my commitment to upholding my precious reputation, my honesty and integrity, and someone who will be looking to impress you enough to aggressively seek referrals from you.

My persistence and knowledge of the market, together, make me effective at what I do- get loans closed! I am either on the phone with you, the client, trying to get the papers from you to make your loan go more smoothly, help you write explanation letters to the lenders, strategize how to approach your loan for maximum cost effectiveness depending on your future plans with your real estate, or I am on the phone pushing the appraiser to get your value increased and to get the appraisal quicker, or convincing the underwriter at the bank that although your loan might not fit the exact guidelines, there are several reasons they will still approve your loan on the best rate and terms for you. The loan broker who is politely the most persistent with every contact in the loan process, and who knows the right buttons to push, is the one who will get the most in the shortest amount of time, with the least hassle.

My constant communication with you will keep you up to date on exactly the status of your loan in process. I will often update you by fax, if available. One of the most frequent complaints I hear about clients' dissatisfied experiences are that their broker

did not communicate with them. If your mortgage broker is not contacting you, then something is NOT happening.

My honesty and integrity should be highest on your list. The finance business is a business where, NO MATTER WHAT YOU ARE TOLD UP FRONT, you can always be snookered without knowing it. There are so many variables at each stage of the process, so many changes that can take place, so many decisions to be made along the way, that you are told in the beginning may not even apply by the time your loan is going to close. Rates could change, the loan you want may change as you more fully understand the options and benefits of each loan, and banks' underwriting guidelines may change without notice. All these things can leave you in the dark as to whether you are getting the deal you originally bargained for. That is why my advice is to always pick someone you trust, who will give you what you bargained for no matter what changes- and if rates go down YOU will get the benefit, not the broker. You need someone who will stand behind his commitments.

When you add all of these things up, you will hopefully be impressed with the service I will provide for you. One of the reasons I am eager to impress you is because I want to be able to ask you for referrals. I know that the only way I can get any referrals from you is doing a great job for you, so much so that you want to recommend me to your friends and associates. My business is dependent on referral business, and therefore my priority is to see that you are very happy with the valuable service I provide.

If you have any questions at all regarding this paperwork or anything relating to your loan, please feel free to call me at (310) 876-8460 at the office or you may reach me on my pager at (310) 840-6488.

Thanks again for giving me the opportunity to work with you.

Very Truly Yours,

Brant J. Benun