

Why Choose Loan Star Mortgage over other Lenders?

1. **Service**
2. **Product Availability**
3. **One Credit Check/Pull**

1. **Service** – Are other lenders available most weekends and evenings? We at **Lone Star Mortgage** are available most weekends and evenings. **Our** goal is to be available when you need us. You probably work the same hours we do each weed day, so we want to be available to you when you are off work.
2. **Product Availability** – How does this help you? **Loan Star Mortgage** has multiple decision engines. Each engine looks for different factors to give a decision on your loan application, and **we** have the products from over 20 different companies to offer you. Most lenders use only one decision engine to approve or deny their mortgage applications (i.e. – Desktop Underwriter, DU, or Loan Prospector, LP). And most lenders only use one of them, not both like we do. And if your customer doesn't fit into their box, they don't qualify for their loan. **We** use both DU and LP at Lone Star Mortgage, and have relationships with approximately 20 mortgage lenders. This allows **us** to have more avenues for each loan and it allows **us** to find the best product available for each customer. How can any lender offer to get you the best deal without having access to all decision engines and multiple lenders products? Without those avenues, you can't say you can truly find the best product for each customer.
3. **One Credit Check** allowing **us** to shop your loan request with many lenders for approval – If you shopped around with 3 different lenders yourself, each lender would pull your credit. **Lone Star Mortgage** is a licensed broker for over 20 different Mortgage lenders and **we** pull your credit once and find the best product available by all the lenders we work with. That means one credit pull, but approximately 20 lenders competing to get your loan. Competition allows **us** to find the best loan for each customer at the best rate available.