



The Benefits of Going Direct! - The Savings Add Up!

***There are many advantages to using Direct Mortgage, including those shown in this chart. **
 These are estimated monthly savings; your actual savings may differ from those shown*

Item	Other Lenders	Direct Mortgage Savings Description	** Number of Loans Per Month	Using Someone Else	Using DMC	Savings
DU Costs	Pay for Your own DU	Never manually input DU information again. Plus, DU runs are FREE.*	5	\$15.00	\$0.00	\$75.00
Overnight/Courier Fees	FedEx, UPS or DHL	With our paperless submission process, you not only save on the cost of sending your loan and conditions to us, but you also get immediate delivery and confirmation.	5	\$30.00	\$0.00	\$150.00
Printing Supplies	Hard File - Fax File	With no need to print your documents, you'll not only save money, you won't need to worry about making FedEx in time! Hey, you might even make it home in time for dinner with the family.	5	\$3.00	\$0.00	\$15.00
Paper	Hard File - Fax File	Why not go green - and save a few green backs while doing it?	5	\$2.00	\$0.00	\$10.00
File Storage	Hard File in Filing Cabinets and/or 2 year Storage Fees	With our electronic full file storage, all your loans are available to you on demand, electronically--even after the loan closes! Which means you save office space! Maybe could put another processor or loan officer in the space you save! With enough space savings, you could perhaps reduce the size of your office!	5	\$15.00	\$0.00	\$75.00
Lock Time	30 - 60 day Locks	We close loans fast, allowing you to select a shorter lock and make more money. Just submit a complete file and your loan can close within a 12-day lock period. That could earn you 0.125 to 0.25 more compared to a 30-day or 60-day lock.	5	\$250.00	\$0.00	\$1,250.00
Float Down Option	No Float Down	With Direct Mortgage's float down option, you could save hundreds of dollars on just one loan a month!	0.5	\$500.00	\$0.00	\$250.00

* No Charge for DU Runs as long as you have an acceptable pull through percentage of funding loans with Direct Mortgage.

**To calculate your own estimated monthly savings, use our interactive savings form located on our website at www.directmortgagewholesale.com/loan-savings.xls. To find out more, call your account executive.

Total Potential Monthly Savings! \$1,825.00

