QRL Financial Services

Innovative Turnkey Solutions Helping Community Mortgage Lenders Grow

Every institution wants to get their share of the mortgage market. With today's borrowers—including an ever-increasing number of millennials—lenders must offer a more expansive and affordable selection of product offerings. But, managing the added regulatory compliance and fixed costs of maintaining a comprehensive mortgage operation can be a serious, cost-prohibitive undertaking for community lenders.

QRL Financial Services enables you to overcome these challenges.

Our Pillars

TURNKEY SOLUTIONS

We enable you to offer more products and handle the whole mortgage process for you – no need to add staff or technology.

FLEXIBILITY

We offer flexible partnership options designed to maximize revenue opportunities and provide scalability to costs, technology and staffing.

INNOVATION

We're big on a better borrower (and client) experience, constantly improving our technology, offerings and processes.

Mortgage lending is challenging. **QRL Financial Services makes it easy.**

Since 2006, we've served as a partner to hundreds of mortgage lenders, helping them facilitate and deliver every aspect of mortgage fulfillment.

- QRL Financial Services is a direct seller/servicer with Fannie, Freddie and Ginnie and retains servicing on all loans. We never cross-sell to your borrowers or sell their name to any aftermarket company.
- We facilitate lending in all 50 states.
- We offer a full suite of conventional and government loans products.

30 days
or less
average closing times

24 to 48 hours
average underwriting
turn times

Choose from multiple levels of service, each tailored to your needs.

QRL Financial Services offers traditional correspondent and wholesale lending services, AND a flexible and scalable ***mortgage solutions*** model. Our Mortgage Solutions model is designed to empower community lenders with a full suite of mortgage products and services that won't add risk, personnel or technology expense. We provide what's needed for mortgage origination, processing, underwriting, closing and post-closing administration. You simply rely on the strengths of our three company pillars: Turnkey Solutions, Flexibility and Innovation. They replace the headaches tied to fluctuations in demand, operating cost scalability, employee acquisition/retention – and the difficulties of growing your market share with limited options for would-be homeowners.

Traditional Wholesale & Correspondent Lending Services

- You perform all of the necessary functions of a traditional correspondent or wholesale lender.

Mortgage Solutions Correspondent & Wholesale Lending Services

- Your Loan Officer takes the application, pulls credit data, locks the rate and orders the appraisal.
- We perform the risky and costly functions needed for mortgage origination such as producing the initial document package, underwriting, processing requirements, closing documents and post-closing administration.
- Our Dedicated Team provides continuous and up-to-date communication to all interested parties during the process.
- You benefit from scalability to operational costs and staffing.

Portfolio Mortgage Services

- You originate, fund and retain the loans for your portfolio.
- Contract underwriting services are included.
- Fulfillment services including underwriting, processing, document preparation, compliance and closing are available as an option.

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Benefit from the popularity of government loans—FHA, VA and USDA Rural Development.

For the foreseeable future, millennials are projected to represent approximately 50% of all home purchase mortgages and almost half of first-time homebuyers.

Millennials put less money down, and take on larger mortgages, than other generations – two reasons why younger homebuyers are so attracted to government and conventional loans with low down payments. They want lower FICO thresholds and payment-reducing interest rates. Government loans are not subject to the same loan-level pricing adjustments as conventional secondary market loans. And millennials like the more flexible underwriting standards attached to these loans. Where are they getting these loans? Why shouldn't it be with you!

QRL Financial Services enables you to offer government loans without having to conquer the technology, systems and complex know-how required to process these and other highly nuanced mortgage loans. We're also experts at adhering to regulations when servicing those loans, meticulously guarding against risk of losses. When using our Mortgage Solutions model there is no need to add additional staff. Our designated loan coordinator and processing team will work with your loan officer to ensure a smooth process for your borrowers.

With us, you get all this and additional revenue too.

Don't pass on government loan opportunities.

$200,000 loan earning a 1.5% return x 5 loans per month = **$15,000 per month revenue**

$150,000 loan earning a 1% return x 10 loans per month = **$15,000 per month revenue**

Total annual revenue = $180,000

All this without adding additional staffing, expensive systems and risk!

These figures are estimates, and the rate is determined by the financial institution.

Grow your mortgage market share with us and realize these added advantages.

Dedicated Loan Coordinator. **One** contact, **one** phone number, **one** email address to handle *all of your mortgage lending needs.*

Borrower retention. A complete mortgage product suite positions you as the borrower's primary financial institution.

Greater production and revenue. Offering more mortgage options **can** result in increased business and financial gains.

Turnkey mortgage solutions. We cover every aspect of the mortgage process, eliminating concerns about fluctuating overhead and compliance costs.

Compliance oversight. Including initial document preparation, all disclosures and re-disclosures of loan estimate and closing document, and loan checks from origination to post-closing to ensure all guidelines are met.

Excellent borrower experience. Customers apply for loan via their phones, get status updates, and upload documents in the borrower portal.

Concierge desk. Personally answering servicing questions from your borrowers and staff.

Free technology use. Access our Loan Origination Software (LOS) and mortgage Point of Sale (POS) technology – no investment needed.

Borrower protection. We won't sell borrower names, and never cross-sell your borrowers.

Quick underwriting and TBD approvals. We build accuracy, compliance and expertise into fast turn times, even if buyers haven't yet chosen a property.

Borrower convenience. Capabilities such as e-sign initial disclosures and e-closings accelerate mortgage fulfillment.

Contact us.

Partner with us to capitalize on greater opportunities – without expanding staff or overhead. For more information, visit our website or email solutions@qrlfinancial.com.

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