

Success TRACK

A REALTOR RESOURCE GUIDE TO NAVIGATING
AN EFFICIENT CLOSING



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PRECISION LENDING, PERSONALIZED SOLUTIONS



A Welcome Message From the Owners

We are thrilled to extend a warm welcome to you at SentriPoint Lending Solutions, where innovation and efficiency converge to elevate the real estate financing experience. As the proud owners, Earon Lee and Tanya Palmer, we are committed to providing a lending journey that not only meets your expectations but surpasses them.

In the fast-paced world of real estate, a smooth and efficient loan closure is paramount. That's why we've developed the SentriPoint way—a seamless blend of cutting-edge technology and personalized service, ensuring a hassle-free experience for both you and your clients.

Personalized Support:

Our dedicated team is here to assist you at every stage of the loan process. From pre-approval to closing, we provide personalized support to address your unique needs and concerns.

Technology Integration:

SentriPoint harnesses state-of-the-art technology to simplify and expedite the loan application and approval process. Our user-friendly online platform facilitates easy document submission, real-time updates, and seamless communication.

Efficient Approval Process:

Recognizing the importance of swift loan approval, our team works diligently to ensure applications are processed efficiently, with regular communication to keep you and your clients informed.

Competitive Rates:

SentriPoint is committed to offering competitive interest rates and financing options tailored to the unique needs of your clients. Our transparent approach ensures collaboration to find the best solution for each transaction.

Timely Closures:

Understanding the urgency in real estate transactions, SentriPoint is committed to timely closures, minimizing delays and ensuring a smooth transition from offer acceptance to the final closing.

We are confident that our collaborative efforts will lead to successful transactions and satisfied clients. Your success is our success, and we eagerly anticipate building a lasting and mutually beneficial partnership with you.

Sincerely,

A handwritten signature in black ink, appearing to read "Satanya".

Satanya Palmer
Co-Founder & CEO

A handwritten signature in black ink, appearing to read "Earon".

Earon Lee
Co-Founder & CXO





WHO ARE WE

At SentiPoint Lending Solutions, our foundation is built upon a wealth of expertise garnered from more than two decades of collective experience in the intricate world of mortgages. Established in 2020, our company was conceived with a clear mission: to transform the traditional approach to home financing. Our journey has been marked by the joyous success stories of over 100 families who have found their path to homeownership through our tailored solutions.

The visionary architects behind SentiPoint are Earon Lee and Tanya Palmer, whose combined wealth of knowledge and unwavering dedication has been instrumental in shaping a company that redefines industry standards. Their passion for creating a lending institution that values integrity, innovation, and the utmost in personalized service has been the driving force behind our evolution.

At SentiPoint, we strive to transcend the conventional boundaries of mortgage lending by cultivating an environment where each client's journey to homeownership is unique and carefully tailored to their specific needs. We understand that behind every mortgage application lies a profoundly personal story, and we aim to be the catalyst that propels aspirations into reality.

Our commitment extends beyond mere transactions; it's about building relationships that last. We take pride in fostering a deep sense of trust with our clients, guiding them through the complex landscape of home financing with transparency, empathy, and expertise. Our success is not just in the numbers we've helped achieve but in the satisfaction and confidence of the families who have entrusted us with their dreams.

SentiPoint Lending Solutions stands as a testament to our commitment to democratizing homeownership, ensuring that it is within reach for all. We're not just a lending institution; we are partners in your journey toward owning your dream home.

OUR 4 PILLARS OF SUCCESS





OUR LOAN PROGRAMS

CONVENTIONAL

620 MIN CREDIT SCORE

5% DOWN PAYMENT

Max DTI 49.9%

LOAN AMT \$766,550

FHA

580 MIN CREDIT SCORE

3.5% DOWN PAYMENT

Max DTI 56.9%

LOAN AMT \$557,750

VA

600 MIN CREDIT SCORE

0% DOWN PAYMENT

Max DTI ~60%

NO LOAN LIMIT

Debt Service Ratio (DSCR)

660 MIN CREDIT SCORE

20% DOWN PAYMENT

RENTAL INCOME

DSCR RATIO 1:1

Bank Statement Loans

660 MIN CREDIT SCORE

10% DOWN PAYMENT

BANK DEPOSITS

2 YEARS SELF EMP'

Profit & Loss

660 MIN CREDIT SCORE

15% DOWN PAYMENT

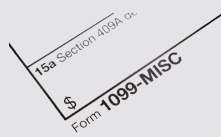
CERTIFIED P&L DOCS

1YR OR 2 YR P&L

Hometown Heroes



1099 Only



Fix & Flip



Home Equity Loans & Lines



Down Payment Assistance



Construction Loans



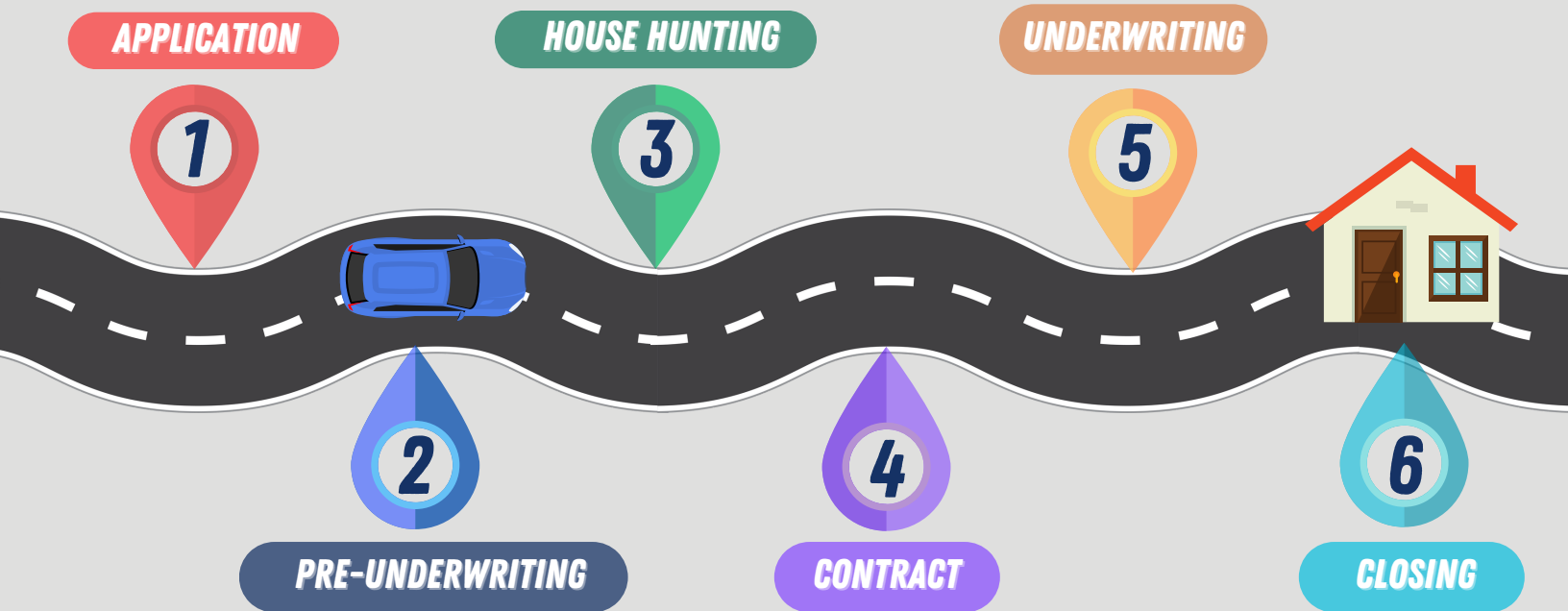
Foreign Nationals



Asset Depletion



OUR ROADMAP TO A SUCCESSFUL CLOSING →



1 APPLICATION – The application process requires completing the application link sent from SentiPoint Lending, gathering all necessary documents from the checklist, and having a Soft Pull performed on your credit.

2 PRE-UNDERWRITING – During this step, the Loan Officer is reviewing all your submitted documents, analyzing your credit report, verifying your income, and ultimately issuing your Pre-Approval Letter.

3 HOUSE HUNTING – You are now in the hands of the Realtor. Once the Loan Officer has issued your Pre-Approval Letter, you can now start shopping for your home with realistic numbers. No more shopping outside of your scope just to be disappointed.

4 CONTRACT – Once you go under contract, we may require updated documents such as pay stubs and bank statements. You are then submitted to underwriting and your initial disclosure paperwork is sent for you to sign.

5 UNDERWRITING – NOW it's go time. The Closing table is almost near. During this step, the initial approval has been received. We are ordering your Appraisal, Title Paperwork, shopping insurances, clearing conditions, and waiting on your Clear-To-Close!

6 CLOSING – Cue the Music! All our hard work has finally paid off and we are at the CLOSING TABLE! During the closing process we are balancing your CD and releasing your closing documents.

1 THE APPLICATION



COMPLETE VIRUTAL LINK

The first step in your application journey with SentiPoint Lending Solutions is to complete the virtual link. This user-friendly and intuitive process can be accessed from the comfort of your own home, eliminating the need for time-consuming in-person visits to a brick-and-mortar location. The virtual link serves as the gateway to your application, capturing essential information about your personal and financial background. SentiPoint understands the value of your time, and this step is crafted to be as straightforward as possible. Be prepared to provide basic details such as your name, contact information, employment status, and desired loan amount. The user-friendly interface ensures a smooth navigation experience, making the initial phase of the application process efficient and stress-free.



SUBMIT DOCUMENTS

Once you've completed the virtual link, the next step is to submit the necessary documents. SentiPoint Lending Solutions values transparency and aims to foster a relationship built on trust. To facilitate a thorough evaluation of your application, certain documents are required to verify the information provided in the virtual link. Commonly requested documents include proof of identity, proof of income, and details about your employment. SentiPoint utilizes secure and encrypted channels for document submission, ensuring the confidentiality and safety of your sensitive information. This step is pivotal in expediting the application review process, so it's essential to submit accurate and legible documents to avoid any delays.



SOFT CREDIT PULL

SentiPoint prioritizes responsible lending and understands the significance of your credit history. To assess your creditworthiness, SentiPoint employs a soft credit pull as part of the application process. Unlike a hard credit inquiry, which can impact your credit score, a soft credit pull provides a snapshot of your credit history without leaving a lasting mark. This step allows SentiPoint to evaluate your financial standing and tailor loan offers that align with your needs and capabilities. The soft credit pull is conducted swiftly, minimizing any potential impact on your credit score. It serves as a valuable tool in shaping a loan package that suits your unique financial profile, creating a customized solution that sets SentiPoint apart in the lending landscape.

PRE-APPROVAL CHECKLIST



1. IDENTIFICATION

- ☐ Driver's License, State or federal-issued ID card
- ☐ Social Security and/or EIN
- ☐ Passport

2. INCOME VERIFICATION

FOR SALARIED EMPLOYEES (W2)

- ☐ W-2 Forms from the past two (2) years
- ☐ Pay stubs from the past 30 days
- ☐ Two (2) most recent bank statements
- ☐ Personal tax returns from past two (2) years
- ☐ Most recent end-of-year stub - include overtime and/or bonuses
- ☐ Asset Account Statements - retirement and/or investment accounts
- ☐ Business tax returns (if applicable)

FOR INDEPENDENT CONTRACTORS (1099)

- ☐ Business tax returns
- ☐ Personal tax returns
- ☐ Current state business license
- ☐ IRS Form 4506-T - allows lenders access to tax records
- ☐ Balance Sheet
- ☐ Additional income record - Social Security, disability, child support

3. DEBT STATEMENTS

- ☐ Auto Loans
- ☐ Student Loans
- ☐ Tax Liens
- ☐ Credit card statements
- ☐ Any other types of installment loans

4. PROOF OF ASSETS

- ☐ Bank Statement (Personal & Business)s
- ☐ Retirement or Brokerage accounts
- ☐ Asset Account Statements - retirement and/or investment accounts
- ☐ Gift Funds

5. SUPPORTING DOCUMENTS

- ☐ Rent History
- ☐ Divorce Decree or Court Order
- ☐ Bankruptcy or Foreclosure
- ☐ Down payment gift letters



PRE- UNDERWRITING



DOCUMENT REVIEW & INCOME VERIFICATION

At the heart of any mortgage pre-underwriting process lies the thorough examination of documents and income verification. SentiPoint recognizes the importance of accuracy in this phase, understanding that a clear financial picture is essential for both the lender and the borrower. The process begins with the submission of necessary documents, including but not limited to pay stubs, tax returns, and employment verification. SentiPoint's team of seasoned underwriters meticulously reviews these documents, ensuring that they align with the information provided by the borrower. Income verification is a critical aspect, as it not only establishes the borrower's ability to repay the loan but also forms the basis for determining the loan amount. Through this rigorous review, SentiPoint aims to build a foundation of trust and transparency, fostering a strong partnership with the borrower throughout the homebuying process.

CREDIT REPORT ANALYZATION

A borrower's credit history is a significant factor in the mortgage pre-underwriting process. SentiPoint places great emphasis on the analysis of credit reports, recognizing that a healthy credit profile can open doors to favorable loan terms. The credit report analyzation involves a thorough examination of the borrower's credit score, payment history, outstanding debts, and other relevant factors. SentiPoint's underwriting team works diligently to identify any potential red flags and collaborates with borrowers to address and rectify discrepancies. By taking a holistic approach to credit report analysis, SentiPoint aims to provide borrowers with a clear understanding of their credit standing and offers guidance on steps to improve it if necessary. This commitment to transparency empowers borrowers with the knowledge they need to make informed decisions about their homeownership journey.

PRE-APPROVAL LETTER

The issuance of a Pre-Approval Letter marks the culmination of the pre-underwriting process and is a testament to SentiPoint's commitment to facilitating a seamless homebuying experience. This letter is a powerful tool for prospective homebuyers, as it demonstrates to sellers that the borrower has undergone a rigorous financial evaluation and is deemed creditworthy by SentiPoint. The Pre-Approval Letter outlines the approved loan amount, allowing borrowers to shop for homes within their budget confidently. It also expedites the overall mortgage approval process, streamlining the path to closing. SentiPoint's dedication to providing a reliable and swift Pre-Approval Letter reflects its commitment to customer satisfaction and simplifying the often complex process of securing a mortgage.



HOUSE HUNTING

KNOW YOUR BUDGET AND NEGOTIATE WITH CONFIDENCE

The primary advantage of obtaining pre-approval is the clarity it provides regarding your budget. A pre-approval involves a thorough assessment of your financial situation by a lender, resulting in a precise loan amount you can afford. Armed with this knowledge, you can narrow down your search to homes that fall within your budget, saving time and energy. Moreover, when you find a property you love, having pre-approval demonstrates to sellers that you are a serious and qualified buyer. This can give you a competitive edge in negotiations, as sellers are often more inclined to work with buyers who have already secured financing. Your ability to make a firm offer based on pre-approved funds enhances your bargaining position, potentially leading to a more favorable deal.

FASTER CLOSING PROCESS

Time is of the essence in the real estate market, and a pre-approved buyer is better positioned for a quicker closing process. Since a significant portion of the mortgage approval paperwork is completed during the pre-approval stage, the formal mortgage application and approval process can be expedited once you've found the right home. This advantage can be especially crucial in a competitive market where properties may receive multiple offers. A seller is likely to favor a buyer with pre-approval because it signals a smoother and faster transaction. This efficiency not only benefits the seller but also puts you in a more advantageous position, allowing you to move into your new home sooner.

INCREASED CONFIDENCE AND FOCUS

House hunting can be an emotional rollercoaster, and it's easy to get carried away by the excitement of touring different properties. However, with a pre-approval in hand, you gain a sense of financial security and a clear understanding of your limitations. This helps you stay focused on homes that align with your budget and financial goals. Pre-approval eliminates the uncertainty of whether you can secure a mortgage for a specific property. It empowers you to make decisions confidently, knowing that you have the financial backing to support your chosen home. This confidence not only streamlines the house-hunting process but also contributes to a more positive and enjoyable experience overall.

4 UNDER CONTRACT



DOCUMENT UPDATE

Once you're under contract, we may request updated documents to ensure that we have the most current information about your financial situation. This typically includes recent pay stubs and bank statements. Providing these documents promptly is crucial, as it helps streamline the underwriting process and keeps everything on track.

SUBMISSION TO UNDERWRITING

After receiving your updated documents, our team will submit your file to the underwriting department. Underwriting is a critical step in the mortgage process, where our professionals carefully assess your financial profile to determine the risk associated with lending to you. They will review various factors, including your credit history, income, assets, and debts.

Our goal during underwriting is to ensure that your loan meets all the necessary criteria and complies with regulatory standards. This phase may take some time, but rest assured, our dedicated team works diligently to expedite the process while maintaining accuracy and thoroughness.

INITIAL DISCLOSURE PAPERWORK

Simultaneously, you will receive your initial disclosure paperwork. These documents outline the terms and conditions of your loan, providing you with a comprehensive overview of the financial agreement you are entering into. It is crucial to review these disclosures carefully and address any questions or concerns you may have.

SIGNING DISCLOSURES

Once you have reviewed the initial disclosure paperwork, it's time to sign the documents. This can often be done electronically for your convenience. By signing the disclosures, you acknowledge your understanding of the terms and signify your commitment to proceed with the loan process.



UNDERWRITING

UNDERSTANDING UNDERWRITING

In the realm of mortgage lending, underwriting is the meticulous examination of your loan application and supporting documents to assess your financial capability and the risk associated with lending to you. It's a crucial step that ensures the lender's confidence in your ability to repay the loan.

THE GREEN LIGHT: INITIAL APPROVAL

Before we plunge into the depths of underwriting, let's take a moment to celebrate your initial approval. This is a significant milestone that signifies your eligibility for a mortgage loan based on the information provided in your application. It's the green light that propels you into the heart of the underwriting process.

INITIATING THE UNDERWRITING PROCESS

Appraisal:

An appraisal is a professional assessment of the property's value. This step ensures that the property is worth the amount of money being loaned against it. The appraisal report provides valuable insights into the property's condition and market value.

Title Paperwork:

Clear title is crucial for a smooth real estate transaction. We initiate the process of obtaining title paperwork to verify that the property's title is free from any encumbrances or legal issues that could impede the transfer of ownership.

Shopping Insurances:

Insurance is your safety net in the homeownership journey. We assist you in shopping for homeowners insurance, ensuring that you have adequate coverage to protect your investment.

Clearing Conditions:

During underwriting, additional conditions may arise that require attention. These conditions could range from document clarifications to additional financial information. Our team works diligently to clear these conditions promptly.

AWAITING THE CLEAR-TO-CLOSE

With the appraisal, title paperwork, and insurance shopping underway, the underwriting team diligently reviews every aspect of your financial profile. They scrutinize your credit history, employment records, and debt-to-income ratio to ensure compliance with lending guidelines.

As you wait on the edge of anticipation, the underwriting team strives to provide you with the coveted "Clear-To-Close" status. This milestone signifies that all conditions have been met, and your loan is officially approved. It's the golden ticket that paves the way for the final leg of your journey—the closing table.

UNDER CONTRACT



THE CLOSING PROCESS UNVEILED

Closing a real estate deal can be compared to orchestrating a symphony, with each instrument playing a crucial role in the harmonious culmination of the process. At SentiPoint Lending Solutions, we understand the significance of this moment for our clients, and we're committed to making it as seamless and celebratory as possible.

Balancing Act: Your Closing Disclosure (CD)

As we step into the final act, one of the key elements is the Closing Disclosure (CD). Think of it as the sheet music that outlines the financial details of your home loan. Our team meticulously balances every note, ensuring accuracy and transparency. The CD includes important information such as loan terms, monthly payments, and closing costs, giving you a comprehensive overview of the financial aspects of your home purchase.

At SentiPoint, we pride ourselves on providing clear and concise Closing Disclosures. We take the time to go through the document with you, addressing any questions or concerns you may have. Our goal is to empower you with the knowledge you need to proceed confidently to the next stage.

Releasing the Crescendo: Your Closing Documents

With the CD harmonized, it's time to release the crescendo – your closing documents. These documents officially transfer ownership of the property from the seller to you, the buyer. From the deed to the title insurance policy, each piece plays a crucial role in ensuring a smooth transition of property rights. Our dedicated team at SentiPoint Lending Solutions takes pride in delivering your closing documents with precision and efficiency. We work closely with all parties involved, including the title company and the escrow agent, to coordinate the final details and facilitate a seamless transfer of ownership.

CELEBRATING SUCCESS

As we reach the closing table, it's essential to take a moment to celebrate the collective effort that has brought us here. Your journey with SentiPoint has been a partnership, and this moment signifies the successful collaboration between you, our team, and the various professionals involved in the process.

At SentiPoint Lending Solutions, we believe that the closing process is not just about signing papers; it's about turning the key to your new home with confidence and excitement. As the music swells and the final notes are played, we take pride in knowing that our commitment to excellence has led to this triumphant moment.

15 ESSENTIAL QUESTIONS TO ASK A POTENTIAL CLIENT



1. WHAT TYPE OF PROPERTY ARE YOU LOOKING FOR?

- ☐ Single-family home
- ☐ Duplex
- ☐ Condominium
- ☐ Tri-Plex
- ☐ Townhouse

2. WHAT IS YOUR REASON FOR WANTING TO PURCHASE?

- ☐ Primary Residence
- ☐ Secondary Residence
- ☐ Investment Property

3. BEDROOMS?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4+

4. BATHROOMS?

- ☐ 1
- ☐ 2
- ☐ 3
- ☐ 4+

5. WHAT IS YOUR PREFERRED NEIGHBORHOOD?

6. WHAT IS YOUR BUDGET RANGE?

- ☐ UNDER \$100,000
- ☐ \$100K - \$250K
- ☐ \$251K - \$500K
- ☐ \$501K - \$1 MILLION
- ☐ \$1 MILLION+

7. HOW DO YOU PLAN TO PURCHASE YOUR PHONE?

- ☐ Cash
- ☐ Financing

8. HAVE YOU BEEN PRE-APPROVED BY A LENDER YET?

9. DO YOU CURRENTLY RENT OR OWN?

10. HOW LONG HAVE YOU BEEN ON YOUR CURRENT JOB?

11. DO YOU KNOW YOUR CREDIT SCORE?

12. WILL A FAMILY MEMBER BE ON YOUR PROPERTY?

13. HOW MUCH CASH DO YOU HAVE FOR CLOSING?

14. DO YOU NEED ADDITIONAL FUNDS FOR CLOSING?

15. HOW SOON DO YOU WANT TO PURCHASE?



AGENT RESOURCES →

CO-BRANDED APPLICATION SITE



THE MORNING PLAYBOOK

THE WEEKLY HUDDLE NEWSLETTER

CO-BRANDED FLYER & GRAPHICS



HOME BUYER SEMINARS & OPEN HOUSES

CONTACT US →



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CURRENTLY LICENSED →

