

Enhancing Realtor Success: MY TOP 10 VALUE ADDS

1. Responsive Communication:

I prioritize answering my phone, even during evenings and weekends when you often need immediate assistance with contracts or pre-qualification amounts.

2. Personal Touch:

I personally assist buyers with their applications over the phone, ensuring detailed and accurate information for swift approvals.

3. Quick Pre-Approvals:

I typically provide pre-approvals within 1-2 hours, even after regular business hours if needed.

4. Credit Improvement Guidance:

For borrowers who don't qualify initially, I provide detailed credit improvement plans using a credit simulator and offer ongoing, long-term follow-up until they qualify.

5. In-House Underwriting:

We have in-house underwriting, streamlining the approval process and ensuring fast response time.

6. No Lender Overlays:

We adhere strictly to Fannie Mae, Freddie Mac, FHA, VA, and other guidelines without adding extra requirements like a lot of banks and credit unions do, simplifying the process for all parties involved.

7. Proactive Underwriting:

I submit files to the underwriter within the first few days of receiving a contract, aiming for full approval a week prior to closing to avoid last-minute surprises. Stress upfront, relax at the end rather than the other way around.

8. Full Approval Before Shopping:

I offer full underwriting for questionable borrowers before any contract is written, providing peace of mind as they shop for their home.

9. Hands-On File Management:

I personally manage each file, maintaining frequent communication with all parties involved to keep everyone updated and informed throughout the process.

10. Extensive Experience:

With 29 years in the industry, I bring unparalleled experience and knowledge to each transaction, ensuring smooth and successful outcomes for all parties.

Daren Crockett
Branch Manager

NMLS#92768
Pocatello, ID

Mobile: (208) 251-7217
dcrockett@vandykmortgage.com
DarenCrockett.vandykmortgage.com

