



MORTGAGE WITH GRAHAM

NMLS ID 1505476

Mortgage Banker versus Broker

ADVANTAGES & BENEFITS	Banker	Broker
Access to a single line of credit	✓	✓
Expert in the loan process	✓	✓
Utilize network of dozens of lenders	✗	✓
Place loan with the lender best suited for you	✗	✓
Ability to expedite loan approval by submitting to multiple lenders	✗	✓
Save you hours of time & stress attempting to shop for the best lending terms	✗	✓
Access lenders suitable for a custom loan structure	✗	✓
Minimize guideline restrictions unique to individual lenders that could delay or prevent funding	✗	✓
Charge upfront "lock in" fees to commit you to them	✓	✗

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