## **General Notes:**

* Great improvements!!
* ‘GET STARTED’ button should be used to go to short form across the site, as opposed to ‘BE LENDERFUL’ so there’s no confusion

## **Lenderful.com Master Copy Document**

**Table of Contents**

* [Homepage](#h.byjxysygx5fv)
* [About](#h.78c4ao2xzqwn)
* [Our Products](#h.z6dvlr3poln7)
* [Learning Center](#h.ysk01k73ys8w)
* [Contact Us](#h.u45b1atx02yv)

### **Homepage -** [**Lenderful.com**](http://lenderful.com/)

# **Lenderful**

Smart. Easy. Online.

[[Meet Lenderfu](http://lenderful.com/about-lenderful)l] [[Find My Perfect Mortgage](http://lenderful.com/#short-form)]

## **Popular Mortgage Programs**

The way to your perfect mortgage starts with understanding. The more you know, the better decisions you will make. Take a look through today’s most popular programs.

**Questions? Just ask. Your Lendeful expert is standing by. (insert link to “contact page”**

*These programs are based on the following assumptions: A loan amount of $250,000 and a downpayment of 20% with a credit rating of 760. (*[*Use my numbers*](http://lenderful.com/#short-form)*)*

*----Product Table----*

* *Your actual rate, payment and costs could be higher. Get an official Loan Estimate before choosing the loan.*
* *Additional 3rd Party fees such as lender underwriting, appraisal, credit reporting, title services, government recording, etc. will be applied at or before closing.*

**Use the current text (less one sentence):**

## **Let's look at your personal mortgage situation...**

We can give you more personal options with a little more information.

**Tell us what you’re looking for…**

---> Short Form

### **The Lenderful Experience**

We’ve set out to deliver a superior, self guided mortgage buying experience. By modernizing the process and taking it online we’ve cut the red tape and dropped the middleman to save you time and money. No sales guy = great deals. But most importantly, the Lenderful experience puts you in complete control of finding and buying your perfect mortgage.

**Let’s get the ball rolling…**

1. Start by answering a few simple questions to receive personal mortgage suggestions.
2. Tell us your communication preference for collecting more sensitive personal information.
3. Your Lenderful mortgage expert will closely consult with you to get your perfect mortgage.

**And that’s it. You’re on your way to becoming another satisfied Lenderful homeowner. Ready?**

**BE LENDERFUL**

**Questions? Chat Live with an expert. (link to live chat)**

### About - <http://lenderful.com/about-lenderful/>

### **Why Lenderful?**

To create the mortgage process and user experience you deserve in a digital world, we formed Lenderful from a bunch of technologists and mortgage experts. Let’s be honest, buying a mortgage isn’t rocket science, but there are several steps and tasks that are important. That’s why we’ve built a platform that educates, guides and empowers you to find and shape the perfect mortgage for your unique situation. Why Lenderful you might ask… because we make you the expert. And, everyone wants to be Lenderful!

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### **Our Process**

Let’s begin with a revolutionary concept. It’s not “our” process, it’s ***your process.*** We know, crazy talk! But that’s why we’re here, to create a mortgage process that puts you in control of how fast it moves, when decisions are made, and how those decisions are made. The process begins with you defining your personal situation so we can help you find your perfect mortgage. This is not a sales process. You decide when you call us, when you email us, when you chat with us online. No flood of phone calls or fake urgency from high-pressure sales guys.   
  
Our process creates savings for you because of how we’ve so shamelessly taken out the middleman. And no, we’re not sorry. What’s left is a self guided, secure, totally transparent and free-from-fee digital mortgage platform. Good things happen when your mortgage starts here.

And the best part, you can access your Lenderful account or your personal loan expert at anytime, from any device.

We’ve tried to keep it simple. Learn, organize, get approved, shop, buy, close.

Lending. Better.

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### **Our People**

We’re a bunch of mortgage professionals and focused technologists with decades of experience between us. We came together to change the mortgage world. We’ve worked for the big lenders and brokers and want to use that experience to create a mortgage process that you control. It’s high time you were able to buy a mortgage in the same way you buy everything else.

We do not work on commission. We are not salespeople. We are loan officers and mortgage experts here only to guide and support Lenderful users on their path to finding their perfect mortgage.

**Have questions? Chat live with a Lenderful expert** *(insert link to live chat)*

### **Our Products**

Our mortgage products are as competitive as any other company in the marketplace and we can save you money on fees and other odds and ends because we’re not a giant call center, or mortgage company driven by sales people. We find you the right product, with the best rate, with absolutely no agenda. They aren’t really our “products”, they are customized mortgage options based on your personal criteria.

**Knowing who you are is key to serving you best.**

At Lenderful we want you to be in control and we want your mortgage options to be tailored specifically to you. To better understand what you need, and what is unique about your financial position and personal goals, we want to get to know you so we can serve you better. Keep this in mind when it comes time to finish filling out those forms.

### **We believe education is essential.**

Most mortgage companies want to steer you toward a mortgage option that is best for them. At Lenderful, we want to empower you to make decisions that help you get the mortgage you need. It is because of this that we believe education is essential. The more you understand, the better decisions you will make, and the more comfortable and in control you will feel. In our Learning Center we’ll give it to you straight, helping you understand all the variables and nuances of the mortgage process so you can become the expert. New content becomes available often so stay tuned or even ask a Lenderful expert if you have a question that’s not answered there.

**Have questions? Chat live with a Lenderful expert** *(insert link to live chat)*

[BE LENDERFUL] [LEARN]

### **Our Products -** [**http://lenderful.com/our-products/**](http://lenderful.com/our-products/)

## **Our Products**

We don’t want to sound like a broken record, but these aren’t products so much as mortgage options. We call them products because, well, you buy them… eventually. These are the most popular among current Lenderful users. They’ll change when you fill out our short form to get started.

Browse our most popular mortgages to get a better sense of the marketplace, and when you’re ready, finding the path to your perfect mortgage starts with only a few questions.

[BE LENDERFUL]

-----**Product Table-----**

### **Fixed Rate Loan Products**

The Fixed Rate Loan is one of the most traditional loans available. It’s generally for borrowers with above average credit and a decent down payment. Fixed rate loans come with fixed monthly payments, anywhere from 10 to 30 years in length. Here are some additional details:

* Loan amounts up to $417,000
* Minimum 640 FICO score
* Requires a 5% to 20% down payment
* Fixed-rate terms of 30, 25, 20, 15 and 10-year

Within fixed rate loans, some special products are available for unique borrowers and conditions:

* + Top-Tier: offers some of the best rates for borrowers with 760+ FICO, 80% LTV or less and loan amounts in excess of $250,000
  + Top-Tier High-Balance: offers some of the best rates for borrowers with 760+ FICO, 80% LTV or less and loan amounts in excess of $417,001
  + Low Down Payment: offers an alternative to FHA loans for first-time buyers and retirees with a down payment from gift funds and an LTV up to 95%

### **Adjustable Rate Mortgages**

ARMs can provide savings for borrowers through lower rates and lower monthly payments. Products include 5/1 and 7/1 low interest rate ARMs. Some additional details:

* Loan amounts up to $417,000
* Minimum 640 FICO score
* Requires a 5% to 20% down payment

Within adjustable rate loans, some special products are available for unique borrowers and conditions:

* Top-Tier: offers some of the best rates for borrowers with 760+ FICO, 80% LTV or less and loan amounts in excess of $250,000
* Top-Tier High-Balance: offers some of the best rates for borrowers with 760+ FICO, 80% LTV or less and loan amounts in excess of $417,001

### **Federal Housing Administration (FHA) Mortgages**

FHA is a government-sponsored home buying mortgage program geared toward first-time home buyers with easier credit score requirements and smaller down payments than most loans (as low as 3.5%). Some additional details:

* Loans up to $417,000
* Minimum 640 FICO score
* Requires a minimum 3.5% down payment
* Fixed terms of 30, 20, 15, and 10-year
* Top-Tier product offers some of the best rates for borrowers with 720+ FICO

### **Interest Only Mortgages**

The borrower can save hundreds of dollars a month through deferred principal payments for the initial 10-year interest only period.

* Loan amounts from $250,000 to $2,000,000
* Minimum 720 FICO score
* 5/1 ARM with a 2/2/5 cap
* 42% maximum DTI

### **Learning Center -** [**http://lenderful.com/learning-center/**](http://lenderful.com/learning-center/)

Learning Center  
  
**We believe education is essential.**Let’s get serious for just a second. Buying home is a big deal. And if you spend more than a few hours researching and investigating which car to buy, or vacuum cleaner to pick up, why would you treat the biggest purchase in your life differently?  
  
Some consumers feel that mortgage companies want to steer you toward a mortgage option that is best for the mortgage company and not the customer. At Lenderful, we want to empower you to make decisions that help you get the mortgage ***you*** need. It is because of this that we believe education is essential. The more you understand, the better decisions you will make, and the more comfortable and in control you will feel. In our Learning Center we’ll give it to you straight, helping you understand all the variables and nuances of the mortgage process so you can become the expert.

**If you have a question the Learning Center doesn’t answer, ask a Lenderful expert! They’re standing by to help with whatever you need.**

BUTTON [**Live Chat Now}   
*or contact us any way you like (insert link to contact page)***

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**Contact -** [**http://lenderful.com/contact-options/**](http://lenderful.com/contact-options/) **Contact Options**Yes, eventually you’ll have to talk to someone.How that contact occurs is really up to your personal preference. Remember, here at Lenderful you’re in…. How would you like to start being Lenderful?  
  
**Chat with Us**  
Don’t worry, we won’t tell your boss. Click below to chat incognito with one of our experts and get going down the path toward your dream home. Experienced loan officers are ready to qualify you from the convenience of your computer or mobile device.

**[Start Chatting](trigger LivePerson or Olark)**  
  
**Click to Call**Prefer an immediate conversation? We do actually have telephones, and our loan officers are ready to take your call to answer questions and get you immediately qualified for your home loan. That’s right, immediately.

[Ring Ring!](trigger click to call to Lenderful number)  
  
**Start Your Application**  
Ready for a truly online mortgage experience? Just fill out this form with a little more information and we’ll do it all online. In full disclosure, that’s how we’d advise you do it.

[Apply Now](http://lenderful.com/mortgage-application-form/)

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