



28 Reasons to Send Us Your Clients

1. PACOR has been in business for 28 years, is independently owned, and well-versed in the marketplace.
2. Many of the loan originators and support staff have been with Pacor since it opened.
3. The owner, Randall Papp, was born and raised in the Chicago area and is well established in the community.
4. Referrals are our foundation and continue to be for the primary reason we close loans our competitors can't.
5. We have the same tools and resources as a national company, but the difference at Pacor that is we utilize common sense underwriting and have a better understanding of the local marketplace conditions.
6. Since we close loans with our own monies/warehouse lines we have control over when your deals fund.
7. Pacor's Sales Team has access to over 24 investors which gives us 23 more options than the competition.
8. While we are a mortgage banker at heart, we also have brokering capabilities.
9. We have an internally managed appraisal desk, utilizing local appraisers who know the marketplace.
10. We process, underwrite, and close our correspondent loans locally out of the corporate office.
11. Underwriters, processors and managers are easily accessible and eager to help.
12. Our knowledgeable and accommodating support staff has on average 15+ years' experience in the industry.
13. We have 5 full-time FHA D.E. Underwriters on staff.
14. We have a VA loan specialist (Underwriter) on staff and are approved through numerous investors.
15. We have the ability to analyze tax returns and extract the maximum income to get your loan approved.
16. The Loan Committee meets on any deal that is challenging; we are not in business to deny loans.
17. In almost all cases we have no overlays besides the investor's.
18. Delegated in-house underwriting for the following mortgage insurance companies: PMI, Radian, GE and UGIC.
19. We do FHA, VA, Conventional, Home Path, USDA, Home Opportunities, Reverse, Jumbo and 203K Streamline.
20. We have specialized programs with financing available for as little as \$1,000 or 1% down (IHDA).
21. Approved lender for the City of Chicago Grants programs (Teachers & Police).
22. We have an easily navigable hierarchy; therefore decisions are made quickly to get your deals closed.
23. Loan officers, processors, and underwriters continue to keep up on the ever-changing market & industry.
24. PACOR is committed to the local marketplace and will support you at events used to promote our services.
25. Loans, on average, close in less than 25 days, which is quicker than the industry average and our competition.
26. Every effort is made to close loans that are a rush - if we're not closing loans you aren't making money!
27. We are committed to our clients and referral sources.
28. At Pacor Mortgage Corp purchases are our priority.



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