



CORRESPONDENT PROGRAM HIGHLIGHTS



ESSEX CERTAINTY

- Delegated Underwriting Only
- Client Dictates Credit Policy
- Agency Loans Eligible per AUS
- No EPO or EPD Language in our Contract
- No DTC Division, so Partners have ability to keep relationship with their Customers



ESSEX EST. 1986
MORTGAGE
CORRESPONDENT LENDING



ESSEX TRANSPARENCY

- Transparent GNMA pass-thru pricing
- Book the Excess MSR Asset
- Receive servicing revenue starting month one
- No LLPA's. Monetize and retain your own LLPA's
- Broader product guidelines allowing expansion into new markets
- MSR's act as a natural hedge (additional revenue stream) against lower production months

*Within reason and consideration given for timing outside of our control. All programs, terms, rates, fees, and conditions are subject to change without notice. Additional closing costs may apply. Loans are subject to buyer/ property qualification. Data Mortgage, Inc., dba Essex Mortgage, is an equal housing lender. Essex Mortgage is not affiliated with any state or government agency. Office located at: 2100 W. Orangewood Ave, Suite180, Orange, CA 92868. 714-935-2581. California Bureau of Real Estate License No. 00936013 California Department of Business Oversight #603G833 www.nmlsconsumeraccess.org NMLS#70377. NV State license #3487. Credit products are subject to normal credit approval and guidelines. ©2023 Data Mortgage DBA Essex Mortgage, all rights reserved.

