If you or your staff spends too much time researching guidelines or posting scenarios on social media groups, hoping that someone has an answer, you’ve found the solution you are looking for!

Mortgage Currentcy simplifies finding an answer to an underwriting or loan structuring question by providing the content you need in an easy to use format. We also provide many resources to help you market your services to your referral community.

“For anyone who is NOT subscribing to Mortgage Currentcy I highly recommend you do so. The site is SO HELPFUL! The ask the experts function is priceless. Do yourself a favor and sign up.”
Anna Smith – Prime Lending


Who Subscribes?
- Underwriters
- Compliance Professionals
- Loan Originators & Branch Managers/Wholesale Representatives

Subscriptions Include:

Reference Charts and Checklists

“Thanks for the wonderful updates, charts/checklists, etc. I’m a student of mortgages and your stuff is by far the best resources I’ve come across in 15 years in the biz.”
Joe Buxton – Nations Lending

The technical experts at Mortgage Currentcy create quick reference guides incorporating all of the agency guidelines on one chart for a particular subject. Charts makes it quick and easy for you to find an answer and get back to your applicant or referral source. Our staff has created hundreds of charts to cover just about any scenario you are likely to encounter.

We take frequently researched topics like student loan debt, derogatory credit, divorced borrowers, and hundreds of other topics and do the research for you. As the rules change each month, we update the charts so that you have the most current information. Snippet of a Chart – There are 100’s More!
Ask the Experts

“I really appreciate how thorough the answers are from the “Ask the Experts” feature. I love the content layout in Mortgage Currentcy because it makes finding information that I need, very easy”
Geoff Rooker – PRMI

If you cannot find an answer on our charts and checklists, you can ask one of our experts! Guidelines change constantly and it is hard for anyone to keep up. Our experts save many deals every month for even our most seasoned originators. The average experience of our experts is over 30+ years of underwriting experience. Our “Ask the Experts” is a fan favorite for originators and underwriters.

Lunch & Learn Content – Done for You!

“Just wanted to say, your Lunch & Learn presentations and content ROCKS! … As far as I’m concerned, I think Mortgage Currentcy is a loan officer’s underwriting secret weapon and I’m so thrilled to have you as my educational, and reference resource!”
Jose-Vladimir Lopez – Executive Mortgage Banker – William Raveis Mortgage, LLC

A Lunch & Learn is a powerful way to position you as the expert within your referral community. Our subscribers have access to a professionally designed Power Point and accompanying script which is ready for you to use. Just download the presentation, script and any recommended charts and you are well on your way to a great presentation. Subscribers can customize the Lunch & Learn with their name, contact information, company logo and any compliance disclaimers.

Snippet of a Lunch & Learn:

Seller Funded Buydowns

Released 2-19-2019

Download the Presentation

Download the Script

Relevant Charts:

- Maximum Seller Contribution Chart – All Agencies
- Temporary Buydowns – All Agencies
Mortgage Income Analyzers™

"Another deal saved and my money well spent on my subscription! You all are amazing!"

Jill Taylor, Area Manager - MLO - Gateway Mortgage

There are over 50 Different types of income! Our Mortgage Income Analyzers™ focus on one income type per chart and presents the rules for each agency program on one chart. It's a great way to help you calculate your client's income to avoid any issues in underwriting.

Here is a Snippet of a Mortgage Income Analyzer™

---

Mortgage Talking Points™

"This subscription is by far the best value for my money!"

Brenda Phillips – Caliber Home Loans

Mortgage talking points take complex mortgage rules and re-creates these topics in an easy to understand format for your referral community.

Mortgage Talking Points™ are used as:

- Emails
- Social Media Content
- Video Scripts for Social Media
- Or, Print Material to Hand out in Person

---

Snippet of a Mortgage Talking Point™ – There are Hundreds More!
Online Training

“You guys seriously have changed the way we process loans. Super grateful for you guys!”

*Alex Levy, Loan Originator – Cross Country Mortgage*

Our video classes educate subscribers in the niches of our industry that they may want to explore further. This training assists subscribers by expanding their knowledge so that they can broaden their business offerings.

Examples Include:

Social Media Content

“I use Mortgage Currentcy as a resource, a training tool, messages for social media. There are too many ways to list and I probably don't use it to its best potential. But I know it is always there!”

*Lori Saucier, CrossCountry Mortgage, Brecksville, Ohio*

Staying relevant in Social Media demands an enormous amount of content. Originators struggle to post enough times each day to catch the eyes of potential clients, even when they have a posting program in place. We develop content that demonstrates the subscriber’s knowledge of the industry to attract the client to you. Just Copy & Paste into your social media feed.

**Social Media Posts are Educationally Oriented to Help Prevent RESPA Issues and Trigger Terms.**

Sample of a Copy and Paste Post – We publish over 20 of these each month on varying topics!

*If you are refinancing a home or purchasing a home that has a Solar Panel Obligation, let’s chat first! There are some things you need to know before you sign that contract to prevent any issues. Or, comment below and I’ll send you “What Every Homeowner Needs to Know About Solar Panel Obligations”.*
Rules Calendar:

We keep a rules calendar to inform our subscribers when a rule was changed or when a rule is going to change. Each notice of a change is linked directly to the article announcing the rules change for your reference!

Rules Issue – Published the 10th of Each Month

“I literally could not do my business without it! I am always up to date on rule changes, program changes and the charts are off the hook! I also like that you can post a question and you will get an answer back usually less than 24 hours. The information is simplified and provided in a manner that makes for easy reading. If you don’t have it you’re missing out!”

Jayne Combs, AmeriFirst Financial, Walnut Creek, California

The Rules Issue includes updates from each of the agencies. Our experts read all of the guidance on the rules changes and then breaks it all down for you!

Agencies Included are:

- Fannie Mae
- Freddie Mac
- FHA
- VA
- USDA
- NMLS
- Compliance [CFPB, FDIC]

This issue is NOT just a copy and paste of the changes. We dig in and read the updates for you, giving you the bottom line and saving you valuable time. If you want to explore the topic further, we post the bulletins from the agencies in the article as further reference.

Q&A Issue – Published the 25th of Each Month

On the 25th of the month, Mortgage Currentcy issues our Q&A issue which posts the most relevant questions and answers from the hundreds of questions submitted each month to our Ask the Experts.

Agency Bulletins – Forms & Regulation Page

The agency bulletins and forms page make it easy to find all of the most recent notices and forms for each agency.

When any of the agencies issue a Bulletin or Notice, we post it immediately to our site.
**Individual Subscription Options**
$49/Month

$125/Quarter

$440/Year

**Team or Group Options**
Teams – Perfect for small branches: $99/month for up to 3 people

Groups [More Than 4 People] - $33/mo./User - If paid for 1 year in advance, a 20% discount is applied.

**Enterprise Accounts**
Unlimited access for all employees.
Subscription amount based on # of users.

**Licensee Accounts**
Allows a company to license our content as their own.
Contact us for pricing or details.

*To check us out or subscribe, visit us at* [www.mortgagecurrentcy.com](http://www.mortgagecurrentcy.com)

*Questions? Contact us at:* [info@mortgagecurrentcy.com](mailto:info@mortgagecurrentcy.com)

*Follow Us @*

[Facebook](https://www.facebook.com/MortgageCurrentcy)
[Twitter](https://twitter.com/MortgageCurrent)
[LinkedIn](https://www.linkedin.com/company/mortgage-current)
[Instagram](https://www.instagram.com/mortgagecurrentcy)