

Loan Eligibility and DPAP Preparation

Track services improves your home buying opportunity by fifty percent







Track Services

LENDBIRDS TRACK Services for Loan Eligibility and DPAP

Track Services are free loan eligibility and "low" to "no" and down payment real estate planning and qualification services offered by experienced loan administrators who understand consumers and their home buying efforts. Track Development Services are offered to assure a consumer is eligible for a loan without risk. This prevents hard credit pulls, miscommunication, or misinformation prior to pre-qualification. Establishing a consumer to become attractive to lenders increases their DPAP options and opportunities to purchase real estate with the lowest possible out of pocket expense. Track Services is not a credit repair service, but a loan preparation service for consumers who want to buy or build a residential home.

If you're employed or have a consistent income for at least two years, you should be able to purchase a home or other real estate property. You can register and start receiving Track services with as little as 18 months of employment. Most unqualified potential home buyers could become eligible for a loan if they receive our Track services.

Track services prepares potential home buyers to purchase real estate with the lowest possible out of pocket expense. From 0% to 3.5% or 5% to 10% down, there are usually two eligible phases, preparation and pre-qualification, with most lenders focusing on the later. This approach may lead the home buyer to become conventionally qualified for a loan of the home they want to purchase in the shortest amount of time. This method is faster, but you will surely pay more costs. This often is not the best approach and could decrease the chances of closing.

Track Services focus on ensuring you are eligible to pay as little out of pocket costs as possible for the same home. However, this leads to an entirely different process and pace, but it does not cost you anything because this service is free. It only requires expertise, planning, and our guidance to give you a 50% better opportunity to get approved, purchase, and close on your home. You could purchase the same home much easier and with less money.

What is Track?

Track is the term used to analyze your home buying position, assess your opportunities, give you a blueprint with the proper steps to take to become loan eligible and prepared for DPA or LDP. directly assist you through the process until you are ranked for loan eligibility. Once you become ranked as eligible, we then guide you through pre-qualification, approval, and all the way to the closing. This is the Track, and the longest part is following the blueprint to eligible ranking while the shortest part starts at pre-qualification to close. This service is provided without inquiries on your credit or payment to our team. Lendbirds provide this service at no cost to you.

- 1. Develops your profile for consistent lending status
- 2. Prepares you for Loan Eligibility
- 3. Track prepares you for your DPA (Priority)
- 4. Get you pre-qualified within your eligible rank
- 5. Match your realtor
- 6. Get your loan approved with your DPA

HOW TO PARTICIPATE

- 1) Sign Up for a Free Lendbirds' Service Account
- 2) Take the Money Management Online Course
- 3) Complete the <u>Track Services Registration Form</u>
- 4) Upload your Free Credit Report
- 5) Orient with a Loan Administrator and Start Track Services

