



The Defining Difference
BY CINDY ERTMAN

Denise Donoghue's Rate Shopper & E-intro Email Templates



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Denise Donoghue's Rate Shopper Email Template

SUBJECT LINE: Rate shopping: COMPLETED! Pick your rate!

Good morning Harold and Barbara,

I have completed shopping over 32 banks and have prepared a few options for you. Please feel free to call or email with any questions after you review the hyperlink below. We're here to help make this decision easy!

**** [CLICK HERE TO VIEW THE RATE BOARD AND OPTIONS - IMPORTANT!](#) ****

- Each change in rate changes the monthly payment by \$64
- These monthly payments **include the taxes and insurance.**
- We are overestimating these funds to closing right now because legally we have a 10% tolerance. The funds to close includes everything: down payment, closing costs, deposit for escrow account, and deducting the \$4,700 Earnest Money deposit already. The only 2 fees that go to us, your lender, are:
 - Processing fee of \$995 and our Underwriter fee is \$695
- We will continue to monitor the bond market for you and if bond prices go up - the rates will fall and we can bust the lock and re lock if rates improve.

Summary of Rate Options: (Please click link above for ALL rate options)

	5.25%	5.5%	5.75%	6.00%
PURCHASE PRICE:	\$422,000	\$422,000	\$422,000	\$422,000
LOAN AMOUNT:	\$400,900	\$400,900	\$400,900	\$400,900
INTEREST RATE:	5.250%	5.500%	5.750%	6.000%
APR:	*6.124%	*6.312%	*6.508%	*6.710%
TERM (MOS):	360	360	360	360
PAYMENT:	\$3,179.31	\$3,241.80	\$3,305.07	\$3,369.13
CASH TO CLOSE:	\$35,540.14	\$33,234.97	\$31,270.56	\$29,622.86
MONTHLY SAVINGS	\$189.82	\$127.33	\$64.06	\$0.00

Denise Donoghue's Sample E-intro Email

Sample e-Intro email to HomeLoans@TheMortgageNerd.com:

Hi CLIENT NAME and Denise!

CLIENT NAME, I wanted to e-introduce you to one of the best local lending teams in the business. Denise and her team can shop over 30 banks to ensure you get the best rate/costs and their upfront underwriting method is unique and ensures you are shopping in the right price point but also makes your offer look stronger when up against other buyers.

You can start the process right online at www.TheMortgageNerd.com or you can contact them at **972-447-6373** (you can even book a phone appointment right online if easier [HERE](#))

Denise, CLIENT NAME has moved here from California. He was qualified there for a home but needs help getting qualified here. We are going to look at leases for him too just in case he's not quite ready to purchase. I've told him you are the best resource and we will figure it out and get a plan for him!

You can reach him here at this email to get started.

CLIENT NAME , you're in the best hands with Denise and her team of underwriters! They are going to take great care of you.