

A photograph of a modern, multi-story house at dusk. The house features large windows and a covered patio area, all illuminated from within, creating a warm glow against the dark blue twilight sky. A paved walkway leads to the entrance, and some landscaping is visible in the foreground.

HOME BUILDER ONBOARDING PROCESS

Your dedicated team for streamlining the mortgage process for you and your home buyers.

Experience excellence and simplicity.



THE BUILDER'S CHOICE

INTRODUCTION



**COLTEN
MORTGAGE**

Colten Mortgage was established in 2017 with the intent to simplify the financing process for homeowners, investors, and builders by accumulating a dependable team of long-standing mortgage professionals across the company. We are a full-service mortgage lender specializing in new home construction and builder partnerships. We deliver unmatched customer service and a seamless process with all functions in-house.



OUR HOME BUILDER MISSION

THE BUILDER'S CHOICE

As an in-house lender, we make the financing process easier for home buyers, and that translates into better customer service and happier customers.

At Colten Mortgage, we become part of the value proposition of buying a new construction home with our builder partners. We help build customer satisfaction into the deal.

The benefits of having a streamlined financing process and tight integration with a mortgage affiliate is the level of cohesive service that each home buyer will be able to speak about for years to come.



WHY CHOOSE COLTEN MORTGAGE?



87%
COLTEN CAPTURE
RATE VS. AVG
LENDER

**VS. LESS THAN 50% AVG. LENDER
CAPTURE RATE**

HIGHER CAPTURE RATES

How do we do it? We offer better options to stay competitive in the market.

FULL SERVICE

SEAMLESS OPERATIONS

Our team consists of in-house underwriters and processors to provide a seamless experience for your home buyers.



TRANSPARENCY &
COMMUNICATION

HIGHER ASSURANCE OF CLOSE

SERVICE & SUPPORT

Unfiltered weekly communications and reporting, participation in builder backlog meetings, and vested partnership approach.



OVER 135 YEARS
OF MORTGAGE
EXPERTISE

CREDITS AND INCENTIVES

INCREASE YOUR BOTTOM LINE

Buyer incentives with credits on Conventional, FHA, and VA loans. Loan limits apply.



CREDITS
TOWARD CLOSING
COSTS



EXPERIENCE THE IN-HOUSE DIFFERENCE

WE SPECIALIZE IN BUILDER PARTNERSHIPS

BENEFITS OF LENDER INCENTIVE PROGRAMS

Our lender incentive programs improve builder bottom lines. As an example, Colten Mortgage saved a Denver builder partner \$1.3 million annually as their preferred lender.

WE WORK WITH ALL BUILDER SIZES

We provide a 24/7 response to builders and their borrowers. Builders we've worked with include:





COLTEN HOME BUILDER ONBOARDING PROCESS ROADMAP FOR SUCCESS



1

PREPARE

- Colten Mortgage discussion to identify builder needs and communication preferences
- Colten trains builder sales staff
- Colten stocks sales centers with approved marketing & information collateral for prospective buyers



2

PARTICIPATION

- Colten attends builder activity meetings, communicates regularly, and keeps builder informed of potential buyer risks
- Weekly community visits by designated loan officers and operations team
- Colten will attend builder events and help promote sales via digital media



3

GET ENGAGED

- Colten utilizes reports, automated communication, and verbal updates to keep builder informed
- Colten will keep builder informed throughout the buyer's loan process



4

FINALIZE & GET EXCITED

- Review processes to home completion and ownership (Identify dates on the home's estimated construction schedule)
- Colten stays connected and ready for the pre-start and pre-drywall orientation with builder and sales team
- Colten makes pre-arranged site visits



5

GET REALLY EXCITED

- Colten secures loan locks and communicates with builder (Builder Operations will first contact buyer to schedule closing)
- Colten confirms delivery schedule and preliminary closing date with builder, prepares disclosures and documents



6

COMPLETE THE HOME SALE

- Colten confirms official closing date with builder
- Buyer signs loan documents and closes escrow
- Buyer gets comfortable in their new home!

*When people honor each other,
there is a trust established that
leads to synergy and respect.*

**LET US PROVE WHY WE
ARE *THE BUILDER'S CHOICE*.**

CALL US TODAY TO START SAVING TIME AND EARNING MORE MONEY.

- INCREASE YOUR BOTTOM LINE.
- STREAMLINE, INCREASE PRODUCTIVITY, AND ENHANCE THE BUYER EXPERIENCE.
- RESET YOUR EXPECTATIONS OF THE LENDING PROCESS.
WE'LL SET YOU UP FOR SUCCESS.



(303) 835-9928 | info@coltenmortgage.com | www.coltenmortgage.com