

MORTGAGE PRODUCTS- Real Advance

RealAdvance is a mortgage origination program from BNY Mortgage Solutions* that allows you to offer residential mortgages and home equity loans to your clients who reside in the United States.

Special Features:

* **Competitive Interest Rates and Fees.** Your clients gain access to competitive mortgage origination and refinancing rates, in addition to competitive associated fees, for instance, closing costs and appraisals.

• **Complete Product Range Across the U.S.** You can offer an array of lending solutions, including first mortgages, second mortgages, refinancing, and home equity lines of credit that are structured as fixed or adjustable rate loans or interest only loans. Products are available in all 50 states.*

• **Easy Online Access.** RealAdvance is available to you and your clients through NetExchange Pro®, NetExchange Client®, or an independent URL.

• **Easy Process with Rapid Decisions.** The online application system walks you or your client through each step of the mortgage process. Rapid loan decisions are available online following completion of the client's application.

• **Dedicated Support.** Online and telephone training and support are provided for you. Your dedicated Loan Specialist will guide you through the process from start to finish.

• **Simplified Structure.** RealAdvance is designed to comply with applicable licensing and regulatory laws that currently apply to your activities and will apply to your future mortgage activities. When you decide to participate in the program, you complete an application designating you as an employee of BNY Mortgage Solutions. The program is structured to accomplish Real Estate Settlement Procedure Act (RESPA) compliance.

Benefits:

Deepen Your Client Relationships. Mortgage products provide a valuable product cross-sell opportunity when clients are at turning points in their investment lifecycle, such as buying a first home or retirement. Your participation in RealAdvance will assist you in providing your clients one-stop financial shopping across a broader spectrum of financial products, thus making your services more competitive for your client's investment assets.

- **Gather More Client Assets.** The mortgage process can help you learn about other assets and financial needs that you can manage for clients.
- **Win New Clients.** The variety of loans available through RealAdvance will suit a broad range of clients and/or prospects. Use mortgage services as a springboard offering to attract new clients.
- **Recruit Top Performing Professionals.** RealAdvance's benefits will help you recruit top performing investment professionals already providing mortgage services to their clients.
- **Generate Additional Revenue.** By participating in RealAdvance, you can add mortgage services to your list of fee-producing investment services and products available to your clients.

* BNY Mortgage Solutions is a division of Everbank.

* Excluding second mortgages in Texas.

