

THEN

VERSUS

NOW

COMPARING THE MORTGAGE PROCESS AND COVID-19



Stable and predictable interest rates day to day



One time employment verification throughout process



Full appraisals (exterior/ interior)



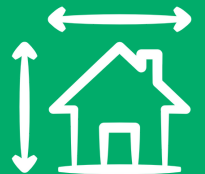
Multiple third parties allowed at closing



Volatile rate environment changing hour to hour



Multiple verifications throughout process and prior to settlement



Only exterior appraisals*



Only essential parties allowed at closing

**Some loans still require full appraisals*



GardenState
HOME LOANS INC
NMLS# 473163

