



REALTOR GUIDE

We know that it takes a team to create a 5-star experience. We will communicate quickly and efficiently with you before and during the transaction to ensure details are not missed and deadlines are met. We look forward to working with you!

Carrie Bakunas & Scott Baade

(303) 477-3889 | Team@ColoradoLendingTeam.com | ColoradoLendingTeam.com



We are a mortgage brokerage based out of metro Denver that offers a high-quality, personal experience that everyone seeking a mortgage deserves.

We do this by delivering **transparent, hassle-free mortgage guidance**, marked by incomparable service, and a **diverse array of mortgage products** designed to accommodate the unique needs of every client.

We know that in our current market, many homes end up with multiple offers and choosing one can be a tall order for sellers. We know that the **quality and integrity** of lenders are more important than ever.

We handle every piece of the loan process with **quick turn times and top-notch customer service**. We keep agents on both sides of the transaction **informed every step of the way**.

We also do not issue pre-approval letters without a very thorough review of the prospective buyer(s) including a **thorough review of credit, income, assets, and securing an automated underwriting approval**.



THE DIFFERENCE

With Colorado Lending Team, your clients have options! As mortgage brokers we shop the best rates and loan options for your clients' goals and financial needs. Providing a 5-star experience to each person involved in a transaction is not a goal; it's an expectation.

If you have any questions at all, please feel free to contact our team at (303) 477-3889. Thank you and we truly look forward to the opportunity to work with you!

WHY SHOULD YOU CHOOSE OUR TEAM?



1.

We're available evenings and weekends as we know these are the prime times for showing homes and writing offers.

2.

We have same-day or next-day underwriting approval.

3.

We pride ourselves on a 21-day close for purchases (and sometimes faster).

4.

We work for you and your clients, not the bank.

5.

We have a team dedicated to professional service to you and your clients, communicating often throughout the transaction.



EXPERIENCE THE PERFECT PARTNER PROCESS



Colorado Lending Team is proud to offer real estate agents the Perfect Partner Process, which revolves around **saving you time and making you more money**. It's based on consistent communication and heavy follow-up.



1. CONNECT

When you connect us with a referral, we reach out at least 7 times via call, text and email during the first few days.

This practice helps us close 1 out of 4 referrals. Realtors on average close 1 out of 10. When you plug your clients and referrals into the Perfect Partner Process, your closing ratios will increase!



3. CONTRACT

Prior to going under contract, we connect with the Listing Agent to showcase your client's ability to close.

Once under contract, we communicate with all parties every Tuesday at a minimum for any updates:

- Listing Agent
- Buyer Agent
- Borrower
- Co-Borrower



2. COMMIT

We are committed to a solid pre-approval, reviewing all details on a client BEFORE we send out a letter - income, assets, credit, automated underwriting, etc. Designed with you and your time in mind, we will give each referral a LEVEL 1, 2, or 3 as seen below.

LEVEL 1: The client is ready to start buying and the pre-approval letter is on its way!

LEVEL 2: We are working with the client to obtain additional documentation and verification.

LEVEL 3: We are helping this client with a Mortgage Action Plan (MAP) to help them become ready to buy a home and will reconnect them with you when they are ready to purchase.



4. COMMUNICATE

Before going under contract, we contact your pre-approved and looking (PAAL) clients each week to keep them motivated and remind them of your important role.

After closing we reach out to every client after the first 3 days to check in and ask for them to leave you a review.

We also call them two weeks before their first payment to check on their move.

For every referral we close, we call them 4 times each year.

We ask for referrals during these calls and send those pre-approved new referrals back to you!

AGENT TESTIMONIALS



"As a Realtor I think I hit the jackpot when I paired with this lender. They're available weekends and nights which is when I work. They make transactions flawless and they get aggressive on the back end if people aren't holding up to their end of the bargain getting their client taking care of. Highly recommend trying them once, you will then be hooked. Thank you Colorado Lending Team for another successful year for me."

Pam Cameron



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"Scott & Carrie are exceptional at what they do. Their passion for helping people overflows into how they do business. Colorado Lending Team help loves to educate & prepare my clients to get fully approved & ready to buy. They, of course, do ReFi's and the like for you homeowners out there. You are in there best hands with this team! Contact them with confidence!"

Matt Wright



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"Brandi, Carrie and Scott are an impressive lending team. I just closed my first transaction with them, and the experience was one of the best I've had with any lender. They're quick to respond (even on weekends) and help buyers understand every step of the process. I've already recommended Colorado Lending Team to other buyers I work with and can't wait to work with them again soon!"

Jake Upwell



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"Carrie is always a joy to work with. She's professional, knowledgeable, communicative, helpful, and reliable. I love working with her and always am quick to give her a referral. What I love most is that she has the client's interest at heart. What they qualify for and what they can "afford" are often two different things. She keeps them from getting in over their heads, which I especially appreciate. We all should want what's best for our clients. I am glad for every opportunity I get to have Carrie and Scott involved!"

Terry Clark



LET'S TEAM UP!



Carrie Bakunas & Scott Baade

Managing Brokers & Loan Officers

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