



5-step checklist for fast & efficient closings

This checklist is designed to provide you with the mortgage industry's best practices to help you close deals quickly and efficiently.



Accurately calculate and understand your borrower's income and liabilities to choose the most accurate scenario

For example, if you submit a loan with unsupported income, you might have approval issues down the line. There are too many situations you may encounter with your borrowers.

Don't get stuck at this stage — delegate challenging scenarios to professionals and save your time for other tasks!

At A&D Mortgage, we have such a service for free — [TRY IT TODAY](#).

Case study: *Brokers who used our free scenario request service found solutions for borrowers in 98% of cases and saved an average of 18% in time.*



Understand the guidelines

The more you know about lender guidelines, the more tools you will have to close loans. Working with too many of them means dispersing your attention and resources.

The solution here is to choose the preferred lenders and dive deep into the specifics, rules, and guidelines, and save your time. Pay special attention to the lenders you choose.

Ideally, a preferred lender should have a diverse portfolio of programs, a flexible underwriting process, fast turnaround times, competitive rates, and broker compensation.

Over 6,000 brokers have already chosen A&D Mortgage as their trustable lender, check out all the benefits of this cooperation: [EXPLORE NOW](#)

Case study: *Our brokers who work with A&D Mortgage save an average of 27% time per quarter by eliminating the need to study guidelines and avoiding errors in loan applications.*



Set realistic expectations and timelines

Although we can close loans in as little as a week at A&D Mortgage, this is not always the case due to turn times on receiving the appraisal, title work, and additional documentation.

By setting realistic expectations for your borrower, realtors, and other parties, you can ensure that the entire transaction flows smoothly and keep everyone on the same page.

Case study: *Although at A&D Mortgage we have the fastest turnaround times in the industry, according to our partners' feedback, adding around 20% to the expected time helped save borrowers' nerves and strengthened our partners' reputation.*



Come up with backup plans

By fully understanding your borrower's goals and financial situation, you'll know what direction to take if problems arise — for example, if the appraisal comes back low.

Case study: *A broker who provided borrowers with A, B, C scenarios became a preferred broker in 9 out of 10 cases.*



Make technologies a part of the process

In the modern world, it's almost impossible to stay ahead of the competition without mastering technologies. They save time and effort, but they can be difficult to use. The good news is that some of the technologies are designed as simple, user-friendly, intuitive one-button solutions!

For example, Quick Pricer — a tool that transforms the mortgage origination process by providing instant, accurate pricing for Non-QM, Government, and Conventional loans.

Quick Pricer analyzes vast amounts of data inputs and loan characteristics to generate real-time, customized pricing, streamlining workflows and improving efficiency for lenders and borrowers alike. [TRY IT NOW.](#)

Case study: *The impact of Quick Pricer has been profound, leading to a 51% increase in loan requests from brokers in 2023 compared to the previous year, a 90% reduction in loan pricing time, and significantly improved client satisfaction rates.*