



# Directory 2023



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# THE MOVEMENT MORTGAGE DIFFERENCE

What makes Movement Mortgage different than other lenders? Our innovative approach. Our goal is to eliminate your homebuyer's wait as much as possible by doing the heaviest part of the process at the start. While most mortgage companies collect documents and information throughout the process, we get everything we need at the beginning, significantly reducing the time it takes to reach closing. It's a smarter way to process your loan.

## MOVEMENT MORTGAGE

### > Step 1: File Submission

Movement Mortgage gathers a comprehensive list of documentation upfront to ensure the most crucial aspects of loan approval can be taken care of right away, expediting the entire process and protecting the homebuyer from surprises at closing.

### > Step 2: Upfront Underwriting

Files move immediately to underwriting, which we do at the start of the process in order to provide you and your clients with a fast, precise pre-approval.

### > Step 3: 7 Day Processing\*

Our goal is to process the loan in 7 days, bringing your homebuyers to close in uncommonly rapid fashion. We are motivated to put families in homes as quickly as possible, helping you be a stand-out agent.

### > Step 4: Firm Closing Date

While changing the closing date to accommodate missed processing deadlines is the norm for many other lenders, we aim to hold firm to the date we set, even if it means we have to work overtime.

## INDUSTRY AVERAGE

### Step 1: File submission

Initial documents are requested and submitted

### Step 2: Additional documentation is requested

Items missing from original file that are needed for processing are collected

### Step 3: Application is submitted for processing

Prior to processing, some lenders require certain documents signed and submitted before issuing pre-approval results

### Step 4: Pre-approval results are provided to the borrower

### Step 5: Remaining documentation is requested

### Step 6: Loan undergoes final underwrite

Borrower is given final loan approval

### Step 7: Loan is given to closer for processing and closing date is scheduled

Average closing period is one to two weeks

### Step 8: Closing documents are signed and finalized



**Elizabeth Nowell**

**SENIOR LOAN OFFICER**

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**MOVEMENTMORTGAGE**

607 Atlantic Beach Causeway, Suite 102, Atlantic Beach, NC 28512 | [www.movement.com](http://www.movement.com)



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PID 7899f | Content approved as of 4/2019

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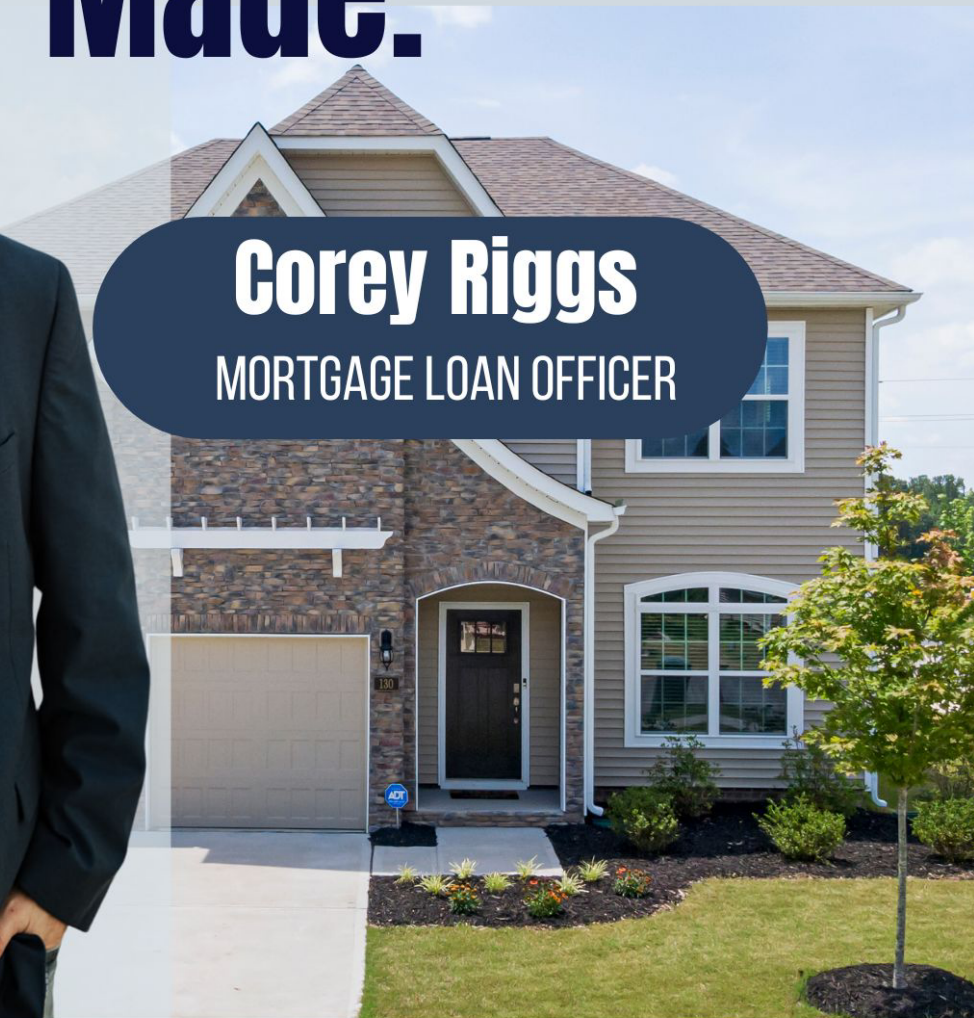
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**Pam Grimes**

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To learn more about mortgage services, stop by your local branch or visit

**LOCALFIRSTBANK.COM/MORTGAGE**

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# WHY SWBC MORTGAGE?

Our unique blend of entrepreneurial spirit, financial strength, and dedicated service to our employees, partners, and clients helps SWBC Mortgage Corporation to win in each of the geographic markets we serve.

## // WE ARE STRONG AND SUCCESSFUL

Founded in 1976, our parent company, SWBC, maintains a strong balance sheet and diverse lines of business. Its financial strength helps provide our mortgage operations with a strong cash and capital position to assist with growth and investment opportunities. It also helps to reduce uncertainty in an ever-changing industry.

As a full-service mortgage lender, we process, underwrite, and fund in house. This allows us to be more efficient, and more responsive, making sure loans close in a timely manner. And, because of our relationships with national and private loan investors, we offer an unbiased, non-proprietary array of products and can easily identify the right rate and loan package to meet the needs and budgets of almost every borrower.

## // WE MAKE SERVICE TO OUR CLIENTS AND TO OUR EMPLOYEES A PRIORITY

To give our loan teams what they need to succeed, our experienced Capital Markets team constantly looks for opportunities to expand our products and add investors to solve unique financing needs.

We've overcome credit overlays which can make even the best loans a headache to process. Selling our loans directly to Fannie Mae or Ginnie Mae reduces issues because DU guides approvals and decisions.

Our intent to grow our servicing platform offers one more opportunity to help our loan officers build customers for life.



## SUCCESS STARTS AT THE TOP

Our owners, Charlie Amato and Gary Dudley, lead the way to always look for ways to make SWBC better. This active leadership allows us to stand apart from our competition.

In addition, we appreciate the efforts of our employees and believe that their success is the foundation of ours. As a 30-year veteran of SWBC Mortgage, our CEO, Susan T. Stewart, recognizes that our people are our customers, too. This type of servant leadership helps make SWBC Mortgage special.



**Lynn Anderson**  
Producing Branch Manager

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# robby oakes

## MORTGAGE TEAM

NMLS #91606

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Based in Morehead City, The Robby Oakes Mortgage Team is a locally-owned boutique firm offering turnkey, white-glove service for all price points. Robby has been CIMG's top producing loan officer since 2004 and is currently the #1 ranked mortgage loan officer in ALL of North Carolina. Having financed over 1 billion dollars in home loans, Robby has the experience to help create the best mortgage plan for you.

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# THE *Lori* TULLOCH GROUP



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