



Welcome Home

Brad Salerno

Branch Manager / VP Mortgage Lending

Rate

We're Here to Help

Low Rates.
Great Service.
No Surprises.



Brad Salerno

Branch Manager

Call/Text: (413) 221-1110
brad.salerno@rate.com

www.rate.com/BradSalerno

1001 Farmington Ave. 2nd Floor West Hartford, CT 06107

Born and raised in Massachusetts, I now split my time between Suffield Connecticut and Otis Massachusetts with my loving wife and the most handsome pup you'll ever meet. I have two beautiful daughters and one adorable granddaughter; find me on social media, the family pictures will make your day! I graduated with a BS in Business Administration from Nichols College and have been in the mortgage industry for 25+ years.

I have held many titles throughout my mortgage career but no position has been nearly as gratifying as that of a loan officer. Whether I am helping first time homebuyers, growing families who are upgrading, downsizing empty nesters or investors looking to build a portfolio, I am proud to serve and help my network of buyers succeed in fulfilling their dreams. I work exclusively by referral, so service is paramount. Whether you are looking to purchase, refinance, build from the ground up, or renovate, let me share with you my years of experience to make your mortgage journey the best you've ever experienced! Just call, text, email, or apply online.

Your Mortgage Support Team

Jenn Jarricone - Team Lead

Jenn will work with you at the beginning of the loan process to obtain all necessary documentation. She will touch base with you at the beginning of your application and will continue to follow up with you throughout the entire loan process. Jenn is the core of the Salerno Team keeping everybody in line and on time!

(860)406-8128 • Jenn.Tarricone@rate.com

Fastest Way to Get Started:

1. Apply online at www.rate.com/bradsalerno
2. Upload your documents to the online portal
3. We'll immediately reach out to schedule a convenient time to review your options



We Can Get you Home Fast

A quick overview of what you can expect from your home purchase process.

In today's housing market, you need speed to get that dream home. And while speed means a lot, you also need a mortgage company behind you that doesn't just talk about getting things done—but gets it done fast and accurately so you can close the deal. We have many programs designed to get you the home you have your eye on. Here are a couple of our newest:

Same Day Mortgage*

That's right, same day. With Same Day Mortgage, you can be approved in one business day and at the closing table in as little as 10". Here's how it works:

Step 1: Contact us

Step 2: Send us the requested paperwork within 24 hours

Step 3: You're done

Super fast. Super simple.

PowerBid Approval***

Get full underwriting credit approval before you shop for a home. Here's how it works:

- Get full underwriting credit approval
- Make an offer backed by an approval that stands miles above other buyers' offers
- Compete with cash buyers

* Rate's Same Day Mortgage promotion offers qualified customers who provide certain required financial information/documentation to Rate within 24 hours of locking a rate on a mortgage loan the opportunity to receive a loan approval within 1 business day of timely submission of documentation and does not suggest that the borrower will receive funding on the same day as their application submission. For purposes of this offer, documents provided after 1 pm local time or on a weekend or company holiday will be deemed submitted the next business day. Rate cannot guarantee that a loan will be approved or that a closing will occur within a specific timeframe. Rate reserves the right to revoke this approval at any time if there is a change in your financial condition or credit history which would impair your ability to repay this obligation. Read and understand your Loan Commitment before waiving any mortgage contingencies. Borrower documentation and Intent to Proceed must be signed within 24 business hours of receipt. Not eligible for all loan types or residence types. Minimum down payment requirements apply. Self-employed borrowers are not eligible. Not all borrowers will be approved. Borrower's interest rate will depend upon the specific characteristics of borrower's loan transaction, credit profile and other criteria. Not available in all states. Restrictions apply. Visit Rate.com/same-day-mortgage for terms and conditions.

**Eligible borrowers must qualify for a "Clear to Close Loan Commitment" ("CTC"). Rate cannot guarantee that a loan will be approved or that a closing will occur within a specific timeframe. CTC is subject to certain underwriting conditions, including clear title and no loss of appraisal waiver, amongst others. Not eligible for all loan types or residence types. Minimum down payment requirements apply. Property must be eligible for an Appraisal Waiver and borrower must opt in to AccountChek for automated income and asset verification. Self-employed borrowers and Co-borrowers are not eligible. Not all borrowers will be approved. Restrictions apply.

***PowerBid Approval (the "Approval") is contingent upon receipt of executed sales contract, an acceptable appraisal supporting value, valid hazard insurance policy, and a re-review of your financial condition. Rate reserves the right to revoke this Approval at any time if there is a change in your financial condition or credit history which would impair your ability to repay this obligation and/or if any information contained your application is untrue, incomplete or inaccurate. Receipt of an application does not represent an approval for financing or interest rate guarantee. Not all applicants will be approved for financing. Restrictions may apply, contact Rate for current rates and for more information.

Protect Your Pre-Approval

Following these tips could be your key to a great home loan with low rates and fees.

DO

Do stay current on existing accounts

One 30-day late notice can compromise your ability to be approved.

Do continue to use your credit as normal

Changing your pattern will raise a red flag and can lower your credit score.

Do call your mortgage loan professional first

If you have any questions or concerns, always contact your mortgage professional.

DON'T

Don't apply for new credit

Every time you have your credit pulled by a potential creditor or lender, you will lose points from your credit score. This includes co-signing for a loan or applying for new credit.

Don't max out credit cards

Do not use more than 30% of your available credit limit during the loan process. If you pay down balances, do it across the board.

Don't consolidate your debt

When you consolidate all of your debt onto one or two credit cards, it will appear that you are "maxed out" on that card, and your credit scores will suffer.

Don't close credit card accounts

Closing a credit card account negatively impacts your credit history.

Don't payoff collections or "charge-offs"

If you want to pay them off, do it through escrow at closing.

Don't transfer money between accounts

Unless receiving complete documentation from your bank itemizing all transfers, don't transfer money.

Don't withdraw or deposit large sums of money

Unless absolutely necessary, don't withdrawal or deposit large sums into your checking or savings accounts.

Don't make career moves

Don't change jobs while obtaining mortgage financing. Should an opportunity arise, discuss the details with your mortgage professional.

Don't let bank accounts go in the red

Any accounts with insufficient funds cannot be used. Be sure to keep all accounts in good standing.

Don't have a friend or relative pay for anything related to the purchase of the home

Gifts are only allowed under specific lending guidelines and must be documented. This includes your appraisal, earnest money, down payment, etc.

Don't keep your cash in a safe or overseas account

If you plan to use these funds as a down payment, inquire about how and when would be the best time to put funds into your U.S. bank account if needed.

Don't give your personal information to anyone else who might run your credit report

Be protective of your credit while purchasing or refinancing your home. Additional credit inquiries will hurt your credit scores.

Digital Mortgage

Our new Digital Mortgage allows you to digitally upload all of your needed documents and check the status of your loan. Anytime. Anywhere.



Fill out your application

- Basic info
- Property info
- Financial info



Get your real online approval*

Based on our automated underwriting system, you can receive lightning fast approval.



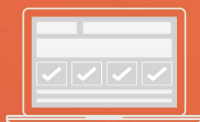
Get your loan estimate

Within 3 days of obtaining your approval you'll receive a Loan Estimate (LE) which outlines your preliminary estimated closing costs.



Get your personalized mortgage to do list

Check your email for the link to your private online folder where you can begin digitally uploading your requested documents.



Track your loan status 24/7

Keep tabs on your loan with our 24/7 loan status tracker. Login with your credentials at: www.guaranteedrateaffinity.com and use our simple interface to see exactly where you are in the process.



Close your loan!

* Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and for more information.



Rate home loan options

Our extensive portfolio gives you plenty of options

FHA

- Down payment options start at 3.5%
- Allows non-occupying co-borrower
- Down payment and closing costs may be gifted for eligible borrowers who meet FICO requirements

USDA

- 100% financing options available
- No private mortgage insurance plus low monthly guaranteed annual fee
- Only applies to designated rural properties

VA

- No down payment
- 100% financing options for qualifying borrowers
- No private mortgage insurance
- Loan options up to \$3M

Conventional

- Mortgage insurance may not be required
- Finance 2–4 unit property with 5% down options

Jumbo

- #1 Non-bank jumbo lender

New Construction

- FHA, VA, conforming and jumbo extended lock options up to 12 months
- Temporary buydowns¹ are available on select homes
- Financing options to include post-closing upgrades
- Escrow holdback waiver program

Renovation

- FHA 203(k)² and Fannie Mae HomeStyle options
- Down payment options as low as 3%
- Purchase or no-cash-out refinance allowed

VA Renovation

- Available for both home purchase and refinance
- Low down payment options
- Stable 30-year fixed loan terms

CHOICE Renovation

- Single-close loan streamlines the process
- Flexible loan amount options
- Include renovation costs in your loan balance

1 - Both temporary and permanent RateReduce options are available from participating builders and sellers on select properties. The 1.5/5 temporary buydown option is not available for VA loans.

2 - Credit score and down payment requirements higher for 2-4 unit, investment properties and renovation products.

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Refinancing your mortgage may increase costs over the term of your loan. Restrictions may apply, contact Rate for current rates and for more information.

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Operating as Guaranteed Rate, Inc. in New York.



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PRESIDENT'S CLUB

THE **SALERNO**
TEAM

guaranteed**Rate**

EQUAL HOUSING LENDER Brad Salerno NMLS #41041

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"Brad helped us get the house we wanted! We listened to his recommendations every step of the way! We were able to beat out others for our home because our mortgage letter was so strong! Brad and his team made the process seamless!"

-Cindy N.

Brad and his team were amazing to work with! Our loan closed within 10 days which is very efficient. Brad and his team were very responsive and were really helpful with any questions we had for them. I highly recommend Brad and his mortgage team. They work seamlessly together and are very professional. Thank you Brad and team for such a great experience!

-Maddie F.



 **EQUAL HOUSING LENDER** NMLS ID: 41041, LO#: AK - AKMLO-41041, AL - 90767, AR - 41041, AZ - 1051027, CA - CA-DFPI41041, CO - 100538117, CT - LO-41041, DC - MLO41041, DE - MLO-41041, FL - LO61534, GA - 41041, HI - HI-41041, IA - 51173, ID - MLO-2080041041, IL - 031.0083600, IN - 65508, KS - LO.0052287, KY - MC845205, LA - Licensed, MA - MLO41041, MD - 41041, ME - Licensed, MI - 41041, MN - MN-MLO-41041, MO - 41041, MS - 41041, MT - 41041, NC - I-221015, ND - NDML041041, NE - Licensed, NH - Licensed, NJ - Licensed, NM - Licensed, NV - 81242, NY - Licensed, OH - MLO-OH.41041, OK - MLO33920, OR - Licensed, PA - 107582, RI - Licensed, SC - MLO - 41041, SD - 41041.MLO, TN - 41041, TX - Licensed, VA - MLO-41237VA, VT - MLO-41041, WA - MLO-41041, WI - 41041, WV - LO-41041, WY - 106685
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