

YOU DESERVE BETTER.

YOU DESERVE MODERN MORTGAGE.



The stakes are high when it comes to financing a home, and it takes more than good intentions to deliver the mortgage experience and outcome you deserve. **You deserve transparency and consultation, competitive rates and customization, expertise and empowerment.** You need a lender you can trust to deliver all that and more. While there are lots of lending options available, few execute at the level you deserve and even fewer are built to serve the customer first. Modern Mortgage stands in that gap.

Most lenders are built to serve themselves. From the way they structure their compensation to how they train their sales staff, most companies focus entirely on offerings that most benefit the company. That translates to higher rates, higher fees, and impersonal, transactional experiences.

**AT MODERN MORTGAGE,
EVERY ELEMENT OF WHAT
WE'VE BUILT FOCUSES ON
YOU, OUR CUSTOMER.**

We've created a unique banking model that allows us to offer interest rates about 0.5% lower than the national average*. We've stayed lean and nimble so you'll only pay one low, flat fee. We've built an extremely well-trained and efficient team who will educate you about options and implications. We'll tell you the truth about what we believe is wise without attachment to closing your loan and we'll find the best loan options for your goals and circumstances.

HERE'S WHAT MODERN MORTGAGE PROMISES:



- A consultative and educational approach
- Transparency unmatched in the industry
- Highly competitive interest rates (approximately 0.5% lower than the national average*)
- A low, flat fee for our services
- Pre-underwriting review to strengthen your offer and minimize stress
- Speedy execution of your loan, with our underwriting process averaging 9.94 days from start to finish**
- Full suite of product options including conventional, FHA, VA, USDA, and jumbo financing, plus fixed and adjustable rates, customizable rates and terms, down payment assistance programs, and more

OUR CLIENTS CAN FEEL THE DIFFERENCE.

"Laura [...] took the time to thoroughly explain everything to us and really helped us to feel comfortable the entire time. Laura is very knowledgeable [...] and never pressured us to go with a certain type of loan. We would 100% work with Laura again in the future, and recommend her to anyone in the market..."
- Kelsey, October 2023

"...Joe is full of industry knowledge with a heart to make sure he has your best interest in mind without having lender 'commission breath.' He's very quick to respond and will never leave you in the dark during what can be such a grueling process..."
- Lucas, November 2023

"Clear, communicative, thorough, team players. A lender that's actually in your corner. [...] Having gone through this process multiple times with other homes and lenders, Virginia Shank at Modern Mortgage provided me the best mortgage financing process I've experienced!"
- Brandon, November 2023

Ready to discuss your goals and options?

We would be honored to provide the lending experience you deserve.

Schedule a consultation with one of our bankers



OR

Complete your loan application



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This is not a commitment to lend. All loans are subject to borrower qualification, underwriting guidelines, credit and property approval. Restrictions and conditions may apply. Information, rates, and programs are subject to change without notice and may not be available in all areas. *Based on Freddie Mac's Primary Mortgage Market Data Survey (<https://www.freddiemac.com/pmms>) **Based on Modern Mortgage 2023 closed loan data