



WHY CHOOSE SAMMAMISH MORTGAGE

As Your Mortgage Company?



TABLE OF CONTENTS

Why Choose Sammamish Mortgage?

1-2

Sammamish Mortgage Earns Trust

3-5

Unlike Most Mortgage Companies, We Provide Options

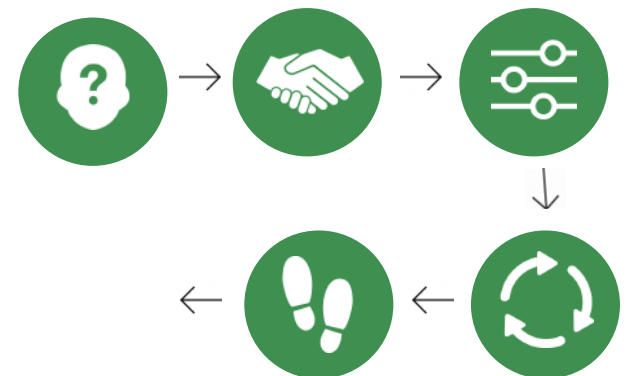
6-7

Sammamish Mortgage Makes Entire Process Easier

8-10

Next Steps

11



WHY CHOOSE SAMMAMISH MORTGAGE AS YOUR MORTGAGE COMPANY?

As a potential home loan borrower, there are hundreds of national lenders, brokers, and numerous hybrid companies you can use. There are so many choices for your mortgage company, so how do you navigate the options? How do you know whether Sammamish Mortgage is right for you? We want to make the process easy, so let us start by simplifying the reasons to choose Sammamish.

Our company's core philosophy and strengths all fit into our three main pillars.

Operating as a family-owned company for over 25 years, we've been able to keep our **outlook, culture, and company** purpose strong: It's in our DNA.



We are known to be one of the most reliable, transparent, and fair-priced companies in the mortgage business.



We provide a large variety of excellent loan options, and the expertise to help decide which option best fits your needs.



We will make the loan process as simple and efficient as it can be without compromising quality in any way.



WHAT OUR CUSTOMERS ARE SAYING

“MICHAEL, SHANE AND ALL THE OTHERS THAT WE WORKED WITH AT SAMMAMISH WERE PROFESSIONAL AND PERSONAL. THEY MADE THE REFINANCING PROCESS AS PAINLESS AS POSSIBLE. I HAVE ALREADY REFERRED MY NIECE TO SAMMAMISH.”

REBEKAH B

SAMMAMISH MORTGAGE EARNS TRUST THROUGH TRANSPARENCY, RELIABILITY, AND COMPETITIVE LOAN INTEREST RATES.

Sammamish Mortgage Company

has served the state of Washington and the Pacific Northwest since 1992.

The reason Sammamish Mortgage has been around for so long is because we deliver the product and service that we promise.

We're a family-owned mortgage company that operates both online and full-service, meaning that you can establish trust while getting the most professional experience possible.

A lot of mortgage companies don't value the same things as their borrowers, but Sammamish does:

- ✓ Trust - Our closing costs are binding, meaning that what we quote you what you will pay; no surprises at closing!
- ✓ Transparency - We offer multiple rate options for each product, and we don't wrap up additional costs in your interest rate.
- ✓ Freedom - Filling out a loan application is free, and never obligates you to work with Sammamish Mortgage.
- ✓ Flexibility - Our hybrid online and full-service system lets you choose your loan process without forcing you into one method that works best for us, like many mortgage companies do.

A+ Rating with Better Business Bureau

Standards like this have helped Sammamish Mortgage maintain an A+ rating with the Better Business Bureau, and has placed several of its loan officers rate in the top 1% for mortgage originators in America.

Online Benefits



The online document portal is the most secure way to send personal information.



Our site provides 24/7 availability of rates and research.



Internet mortgage setup is faster and easier.

Full-service Benefits



We have highly-trained and experienced experts on staff to advise you.



You can speak to your same loan officer each time you call.



A loan officer can personalize your process as much or as little as you need.



WHAT OUR CUSTOMERS ARE SAYING

"The entire process was very easy and low pressure. I felt supported, with lots of information and explanations. When I had questions, they were answered promptly in an understandable way. It felt odd to never have to go into your office, but it was extremely convenient to be able to complete all communication and paperwork by phone or online. I can't imagine how you could have made the process any easier. Thank you."

LYNN C.

WHY CHOOSE SAMMAMISH MORTGAGE AS YOUR MORTGAGE COMPANY?

It's Different At Sammamish Mortgage

Most national lenders at the big banks are going to give you their rates and then pressure you to start the loan process without looking back.

Sammamish is different. We have access to over 20 different lenders and investors who are competing for your business. This means competitive loan interest rates, a variety of different loan limits, repayment options, and down payments.

Some of the options will probably stand out to you as immediately preferable. If you know exactly what you want, Sammamish will get you locked and closed in no time.

On the other hand, many borrowers want a little expert help and guidance, whether it's because

of limited mortgage experience or limited time.

After all, the mortgage market changes frequently, so even a borrower who's taken out a loan before may need some assistance navigating the choices.

As a regional company, Sammamish also thrives on a sterling reputation, including testimonials, referrals, and return business. This means you can count on Sammamish to create a relationship that lasts.

Lasting relationships are built on trust. With all of the different options, trust is best established by making sure the borrower gets what's best right away.

Because we provide such a great experience, more than half of our business transactions are from return customers.



Michael Shane

CEO, Sammamish Mortgage

Our goal

... to find a loan that best suits the borrower.
We're here to inform, not sell!

We do not offer different commissions based on which lender is selected, meaning that loan officers have no incentive to guide a prospective client into a loan that doesn't work.

SAMMAMISH MORTGAGE MAKES THE ENTIRE PROCESS EASIER AND MORE EFFICIENT THAN THE COMPETITION.

Sammamish is dedicated

to making the mortgage process easy. As a family-owned, regional mortgage company, we avoid the bureaucracy and friction that make national companies so slow and disappointing.

Unlike most big banks, our boutique service means that **you could come and meet your loan officer face-to-face if you really needed to.**



Electronic applications



Online submission of forms



Internet rate quote tools



Experienced loan officers available by phone



Remote closing options



Helpful articles and guides

Efficiency also means lower costs than working with other companies

Remember that there can be more expenses to the mortgage process than the interest rate and closing fees.

Sammamish requires no upfront costs to apply, and customers don't pay anything until they have their home appraised. Once the loan is secured, there are no prepayment penalties for putting money against the principal early.

As a regional boutique company, we have fewer moving parts. Fewer moving parts are key to making any system more efficient. We pass this efficiency onto you, our customer, by keeping our application and consultation completely free.



More Efficiency



Fewer Fees



Happier Customers

A person is sitting on a light-colored sofa in a bright living room. A large window with multiple panes is in the background, letting in natural light. A green potted plant sits on a side table to the right. The scene is partially obscured by a dark green overlay that contains the text.

WHAT OUR CUSTOMERS ARE SAYING

"It is convenient to know the closing costs on your website for a variety of rates...and to send all loan documents through the secure inbox instead of email attachments (I really like this feature)."

We have successfully done three home refinances with Sammamish Mortgage. They are honest, efficient and we had lower closing costs than what we expected. The whole process was very smooth and we left with a very good experience. Thank you, Sammamish Mortgage Company, for the good work."

ZEHONG Z

NEXT STEPS

By now, you've probably recognized whether Sammamish is right for your particular needs and preferences.

As promised, once you've chosen Sammamish, the next step is simple: Submit a free application by clicking the button below.

YOU'LL HEAR FROM US WITHIN
2 BUSINESS DAYS SO WE CAN
GO OVER YOUR PRE-APPROVAL
OPTIONS!



Free Pre-Approval
Application

Submit Yours Today!



— GET APPROVED RIGHT NOW

Call us at (800)-304-6803
Or email us today at
loan@sammtg.org

VISIT OUR SITE