

Homebuyers SAVE with Mortgage Brokers.



**MORE SAVINGS.
MORE SERVICE.
MORE HOMES.**



VETERAN HOMEBUYERS

Brokers help Veteran Homebuyers utilize their VA Loan benefits to their full potential, saving them an average **\$13,432** on mortgages.



MINORITY HOMEBUYERS

Brokers excel in serving minority communities, originating over **1.4 million** mortgages in majority-minority areas in 2023.

DAY 1 Savings:



\$1,320

Average savings of 33bps, saving **\$1,320** in upfront fees.

avg. 30-year mortgage

TOTAL Savings:



\$10,662

Saved over the lifetime of an average 30-year mortgage.

Brokers are **more successful** than retail (banks) in serving homebuyers, due to local presence, better understanding of the unique needs of their communities, and access to a wide range of loan products from multiple lenders, allowing them to find solutions that best fit the specific financial situations of their borrowers.

- Polygon, Loan Costs Channel Study, 2024



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