

Mortgage Number

Mortgage Number is skating to where the hockey puck will be, not where it is currently in play by equipping consumers with a clear view of how lenders see them and unlocking the mystery of the mortgage qualification process.



The goal of Mortgage Number is to become a household name by empowering consumers with the ability to unlock their borrowing potential.

70% of the United States economy is based on consumer spending and homeownership is the engine driving economic prosperity.

Mortgage Number's interactive and empowering process allows consumers to scale their homeownership goals by revealing the effects of possible financial scenarios and future plans.

The result is more well-equipped consumers starting the pre-qualification and pre-approval process.

For the Consumer:

If you want to own a home, Mortgage Number offers transparency to show you exactly what mortgage qualification looks like.

Seeing how the financial world views you as a borrower is the most advanced tool you can have in your toolbox.

Understanding how possible present and future scenarios change your rating helps you plan.

Securing the lowest interest rate with the lowest fees is the goal.

Mortgage Number will get you there.



The problem

Most mortgage prequalification sites only give a yes or no answer, if any at all, with no option to see different results from "**what if**" scenarios.

Prospects, without an understanding of the process, get frustrated by multiple form fields to fill out, including substantial personal information, before getting any useful answers.

Why People Abandon Online Forms

Security concerns



Form length



Advertisements, Upselling



Unnecessary questions





The solution

Mortgage Number, with its proprietary algorithm, gives consumers a **currently unavailable** look at how lenders see them in terms of their complete financial picture rather than just a credit score.

Plus it offers the chance to see how **various possible financial scenarios will improve** their chances of securing the best loan.



For example:

Like booking a flight online, Mortgage Number empowers customers by advancing them through an **interactive process** to position themselves for a more advantageous outcome.

Similar to inputting various dates, times or airports to see if you can get a better flight or fare, it **works to your advantage.**

How Mortgage Number works

Step 1

Input basic information
- It's private and free



Step 2

See resulting number and
strength as a prospect
- It's transparent



Step 3

Play with scenarios to
see strength grow
-It's fun! *What was
your result?





How Your Mortgage Number Works

Use It To Your Advantage

Once you complete the Mortgage Number calculator, you will receive your Mortgage Number like the one below. With **GREEN** you qualify. The higher your Mortgage Number, the stronger you are from the lenders perspective. With **GRAY**, you're close. And with **RED** your financial situation needs a little bit of work.

Mortgage Number
Indicates your overall strength

Number Range
375-1000



Logo
Assigns a color based on your qualification potential

Red/Green
Measures your strengths and weaknesses associated with Credit, LTV and Ratios.

Mortgage Number Calculator

Pre-Qualify

Affordability

PMT Calculator

Purchase

Refinance

Cash Out

Annual Income

Est. Home Value

Down Payment

3%

5%

10%

20%

25%

Other

Loan Amount

Monthly Debt Pmt's?

Car & Credit Card Payments*

*Total your MINIMUM monthly Debt pmt's. Help? [+](#)

Credit

0-619

620-679

680-719

720-759

760+

Type

Single Family

Townhouse

Condo

Property

Primary

Second Home

Investment

RESULT

CLEAR

Key Differentiators

Privacy builds trust

Free, interactive and anonymous calculator offers previously unavailable information without asking for any personal data.

Get the real picture as seen by lenders

Knowing how the financial world views the borrower saves them time and money. Lenders benefit from more educated consumers.

Tiny tweaks and how they help

Mortgage Number is inclusive and builds confidence, letting any consumer play with scenarios and possibilities to see if they improve or detract from their financial borrowing power.

Advanced Differentiators

Mortgage Number offers valuable calculations that the consumer cannot find readily online:

*The **Affordability tab** on the calculator reveals opportunities based on income, down payment and debt payments, plus borrowing power.*

*The **Detail and Advanced** tools on the **Calculation Result** page allow the consumer to see how much money is left over after PITI + Debt, and State and Federal taxes are broken down to a daily, monthly and annual basis.*

*The **WAYD (what are you doing)** page for homeowners who have had a mortgage for some time shows the results of pulling cash out, or how a past refinance can affect a long-term mortgage.*



Search with your favorite browser 'Mortgage Qualification' or 'Mortgage Pre Qualification' and notice what shows up. Click on ads or organic results and see what you get. Next, go to MortgageNumber.com, and compare and contrast the experience.

TINA - There Is No Alternative.

Mortgage Number will not waste your time or ask for personal data.

Now you can see what Mortgage Qualification looks like!

"The Mortgage Number platform provides transparency that cannot be found in today's digital ecosystem.

Not just a timesaver for consumers, being more informed advances the whole process. Once a decision has been made with a lender or broker, this greater understanding saves time and strengthens the industry as a whole.

Mortgage Number should be the first stop on your way to a purchase or refinance."

-Christopher Lagerson, Mortgage Number Founder