First Class MORTGAGE
NMLS 322842

Let us guide you home

Our Expertise. Your Peace of Mind.

LOCAL. TRUSTED. EXPERTS

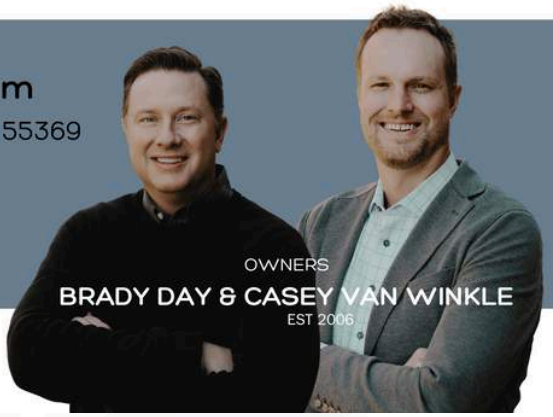
First Class MORTGAGE
NMLS 322842

Office: 763.416.6789

Email: mgsales@firstclasscorp. com

12906 63RD AVE NORTH MAPLE GROVE, MN 55369

MNmortgagecom



Top 10 Reasons to Work With First Class Mortgage:

1. **Locally Owned and Operated**: Family-owned mortgage business.
2. **Customer-Focused Service**: Reliable, trustworthy, and highly communicative.
3. **Extensive Experience and Expertise**: Serving clients since 2006 with over 150 years of combined experience.
4. **Comprehensive Loan Shopping**: Dedicated to finding the best loan programs, rates, and closing costs.
5. **$10,000 Peace of Mind Guarantee**: Providing your offer with a competitive edge, exclusive to First Class Mortgage.
6. **Top Mortgage Originators**: Led by leading mortgage originators in the state of Minnesota.
7. **Highly Rated with Exceptional Reviews**: Over 800 five-star reviews on Google.
8. **Varied Promotions**: Updated with our clients in mind, to add value and savings.
9. **Always Available**: Accessible during evenings and weekends.
10. **Quick Turnaround Times**: Efficient processing for a smooth and fast mortgage experience.

HOME OWNER TOOL KIT

When you work with First Class Mortgage you gain access to some of the top technology in the industry. Check out the tools below that help you calculate payments on the go, search for homes right from your cell phone, communicate directly with your Loan Officer, upload documents and MORE

Where Do You Want To Buy?

Use this QR to access our Homebot tool. This tool allows you to research homes on the market, check housing values in that community, analyze the market temperature, and and much more!

Run the Numbers

Use this QR to access our mortgage calculator on the go! You can also upload documents, send a message to your loan officer, and look up frequently asked questions.

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Use this QR to access ALL THE THINGS! This takes you to our website that hosts all of your teams contact information, helpful blog posts, chat functions and MUCH more.

Need help right away? No Problem!

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about

FIRST CLASS MORTGAGE

From day one our goal has remained simple, to stay true to our core philosophy of delivering an exceptional mortgage experience for our customers and partnering businesses.

2006

In 2006, Brady Day and Casey Van Winkle opened the doors of First Class Mortgage. The first office was located on Main Street in Maple Grove.

2013

First Class Mortgage started the Peace of Mind Housing fund, with the help of CROSS FOOD Shelf. This fund provides financial assistance to pay rent, utility and other housing expenses. Many other groups and businesses have since joined in donations and matching funds. During Give to the Max week 2022 this fund alone raised over $250,000.

2016

After outgrowing the original space, First Class moved to a new location to better serve their customers needs and allow for additional expansion.

2021, 2022, 2023 & 2024

MN Top Originator Awards were given to owners Brady Day and Casey Van Winkle by Scotsman Guide for Most Loans Closed and Top Dollar Volume in the State of MN.

OUR VISION:

To create a company that simplifies the mortgage process while putting its customer's needs first. First Class Mortgage is commited to offering our customers a faster, less frustrating and less expensive mortgage experience. Our team uses professional experience, and vast industry contacts to ensure we offer every customer the best products possible. Our focus is on people, with the understanding that each borrower has a different set of financial circumsrtances requiring a unique customized mortgage.

OUR PHILOSOPHY:

At First Class Mortgage, we know that client satisfaction is the essence of a successful business. We are committed to understanding the financial needs of our customers, offering exceptional service, bringing ideal products and doing it all in a timely matter.

DID YOU KNOW?

First Class MORTGAGE
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Licensed in:
MN, SD, WI, & FL

Approximatly
10,000 Loans Originated

$278 Million
average annual loan origination between 2018-2022

Over 150 Years of Combined Mortgage Experience!

Minnesota's Top Originator Award

Casey Van Winkle

-Scotsman Guide-
2023 MN's #6 Ranking Most Loans Closed
2023 MN's #3 Ranking Top Dollar Volume
2022 MN's #1 Ranking Most Loans Closed
2022 MN's #1 Ranking Top Dollar Volume
2021 MN's #2 Ranking Most Loans Closed
2021 MN's #1 Ranking Top Dollar Volume

Brady Day

-Scotsman Guide-
2023 MN's #6 Ranking Top Dollar Volume
2023 MN's #5 Ranking Most Loans Closed
2022 MN's #2 Ranking Most Loans Closed
2022 MN's #3 Ranking Top Dollar Volume
2021 MN's #1 Ranking Most Loans Closed
2021 MN's #2 Ranking Top Dollar Volume

maplegrove MAGAZINE

VOTED BEST OF '23

Preapproval + PEACE OF MIND GUARANTEE

Looking to purchase a new home this year? Make your offer stand out in a competitive purchase market! With the Preapproval + Peace of Mind Guarantee, the seller will take your offer seriously because if we don't close according to the terms of the Peace of Mind Guarantee, we'll pay them.

$10,000 First Class MORTGAGE NMLS 322842 Peace of Mind Guarantee

First Class Mortgage V, Inc. guarantees to close a mortage loan for it's borrower based on conditions of preapproval letter OR will pay the seller $10,000.*

* Company NMLS # 322842, Equal Housing Lender. This Guarantee is not valid if borrower or seller fail to execute a purchase agreement or close on a mortage loan for reasons beyond our control. This Guarantee s validity is subject to all the conditions in our attached preapproval letter and any later issued lock-in agreement. This Guarantee may be limited to a geographic area described in or with the Borrowers application and will be invalid if the investor guidelines for this type of loan change prior to closing. This offer is valid subject to no changes to applicant s qualifying information. Should underwriting findings change from DU/LP findings run on or before issue date this guarantee is void. This is not a guarantee of loan approval or commitment to lend. Program rates, terms and conditions are subject to change at any time. First Class Mortage is not acting on behalf of or at the direction of HUD/FHA, the federal government, or any federal government agency.

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THIS not THAT

While securing a loan can seem overwhelming, there are a few things you CAN DO - and few things you can AVOID DOING - to make the loan process even easier.

DO

- Inform your lender if any information changes. This can include changes of address, job, salary or anything financial.
- Keep records of all bank transaction, especially if you transfer large amounts from one account to another.
- Get homeowners insurance with coverage equal to the mortgage amount or replacement value of your home.
- Get a property inspection to ensure you know the condition of the home you are purchasing.
- Protect your credit scores. You'll want to stay on top of any little change that may impact your loan.
- Talk to your mortgage consultants if you have any concerns or questions.
- Make sure your driver's license is up-to-date. Make sure your renewal is complete before your closing date, or it may cause delays.
- File your taxes on time with the IRS. Just because you provided a tax return doesn't mean you have filed with the IRS.

DON' T

- Make any signifacant purchases during the mortgage process. It could negatively affect your debt-to-income ration.
- Consolidate credit cards, max out limits or get new lines of credit. This can negatively affect your debt-to-income ratio and credit score.
- Pay off collections. This can actually cause your credit score to drop (strange, we know).
- Change jobs if possible. It's usally more desirable to show a two-year work history and a new job could affect that.
- Cosign for another borrower. This will show up as additional debt, and could affect your credit.
- Change your overall asset picture such as changing investments, opening/closing accounts, or making unexplained large deposits.
- Change your marital status or name. All documentation must have the same name as your social security card.
- Don't leave the country during your loan approval process. Being unreachable makes it difficult to get docs and signatures.

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REFERRAL PROGRAM

We Love Recommending Great Local Businesses

Over the years we have worked with some AMAZING people. If you are searching for a great service provider, just ask!

We love to send our customers to places and individuals that deliver the same high-quality service we provide.

Legal Advisors
Electricians
Painters
Handyman Services
Plumbers
Real Estate Agents
Tax Advisors
Financial Planners
...& Much More!

First Class MORTGAGE

REFER A FRIEND

Your Referral Will Receive

$300 OFF

Their Closing Costs

Terms and Conditions Apply. Ask your First Class Mortgage Consultant for more details!

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Ask About Our

Spread the Love Program

Where you & your friend could quality for $300 OFF your closing costs. That's not all, you can also be entered into a monthly prize drawing.

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TESTIMONIALS

OVER 800

REVIEWS

3 months ago

First Class Mortage, and his team were 10/10! They were just excited about my new home as I was and made it such a stress free process! Great at explaining each step, what to expect, and amazing follow up! Listen - just let them handle the stress and enjoy the purchase of your new home.

2 months ago

First Class Mortgage is wonder to worth it! They are extremely knowledeable and were able to walk me throug all of my questions to make it stress free! I would recommend them to everyone!

3 months ago

I worked with Brady at first class mortgage and I couldn't say enough good things about him or his team! They got me closing in 30 days and it was seamless. I highly recommend First Class Mortgage and especially for a first time home buyer, they really made my experience enjoyable and kept me in the loop with any and all updates!

2 months ago

Casey and team are EXCELLENT! I had a unique situation as a small business owner (of a wedding planning company, through 2020...) so to say I as anxious about getting qualified was an understatement. Casey and his team did everything they could to ensure we were not only qualified but got clear to close within 14 days. It was incredible (when other lenders were still asking for paperwork.) I will absolutely use Casey if/when we purchase again. His team was perfection!

2 months ago

Very Happy with our experience with Brady and the team at First Class Mortgage! We are first time home buyers but the team made the process easy, smooth and answered all our questions. Would recommend!

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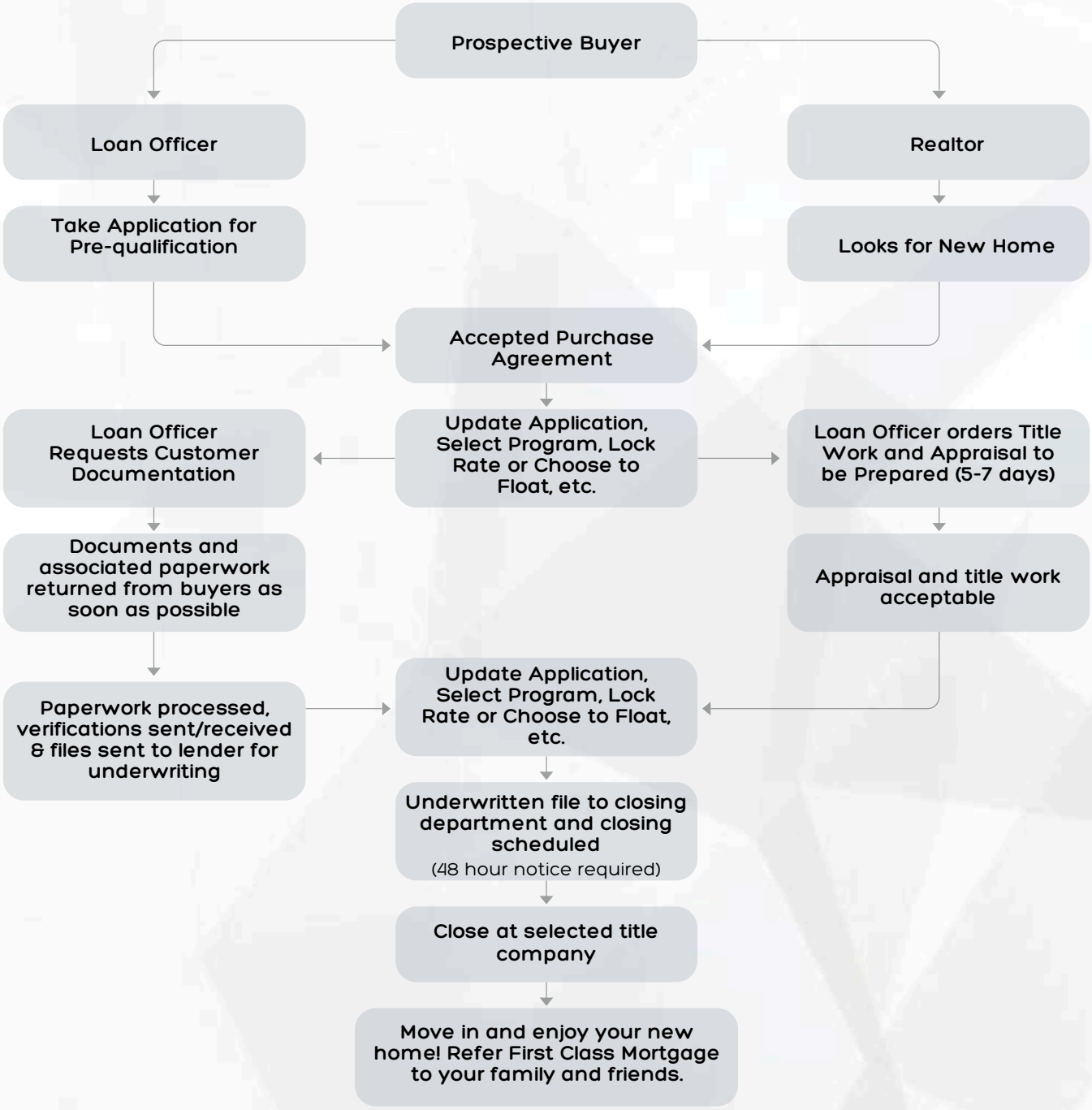
LOAN PROCESS OVERVIEW



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DOCUMENT CHECKLIST

Common Documents Needed for Your Preapproval

- [ ] W2's (from the last 2 years)
- [ ] 1040 Federal Tax returns (from the last 2 years)
- [ ] 2 most recent pay stubs
- [ ] 2 most recent bank statements (all pages)
- [ ] Proof of down payment funds
- [ ] Copy of Drivers License

(IF APPLICABLE)

- [ ] Retirement/Investment account statements (most recent quarters)
- [ ] Award Letters (social security, disability, etc...)
- [ ] 1099's for last 2 years
- [ ] Business Tax returns for last 2 years (including all schedules)
- [ ] DD214 (if applying for VA loan)

Notes: