

# The Wintrust Difference

## *Experience with Wintrust*

Wintrust Mortgage loan officers average more than 20 years of experience in the industry. We have seen real estate, credit and economic cycles come and go repeatedly. We don't need to chase trends or yell about low interest rates from the rooftops. We are straightforward and direct with you, always. We calmly, clearly, and professionally review your needs and goals and suggest finance options that make the most sense for you.

## *Depth with Wintrust*

There are no cookie-cutter solutions in this business. You want to make sure your mortgage provider has the depth of experience and the depth of products to best meet your needs. Your Wintrust Mortgage loan officer has access to hundreds of different financial solutions; one is perfect one for you. Working with one of the Wintrust Community Banks, your Wintrust mortgage loan officer can develop solutions tailored to your needs.

## *Clarity with Wintrust*

There's a lot of noise in the market right now. The media concentrates on the things that scare us, while advertisers yell at us to get us to go one way or another. At Wintrust Mortgage, we want you to understand what is happening in the market. The more you know, the better-informed decisions you can make. It's not only our job to help craft the best solution for you, but to help you understand why it makes the best sense.

## *Stability with Wintrust*

In business for nearly 30 years, with more than 70 offices in Illinois, we are committed to serving the financial needs of Chicagoland. Ours is not a "fly by night" operation that is here today and gone tomorrow. You can count on Wintrust Mortgage to always be there. It's our stability that makes it possible for us to offer the range of products and hire highly experienced individual brokers. Wintrust Mortgage isn't going anywhere.

## *Transparency with Wintrust*

There should never be any surprises in the home buying process, not with documentation or pricing, and not before, during or after the closing. Communication is the key. Count on our Wintrust loan officers to communicate openly with you about where you are in the process, how long each step will take, what's going to be involved, and what you can expect. If you don't understand something, we'll explain it. If your loan will be sold after closing, you'll know it well before. When it comes to your home, there should be no surprises.

## *Knowledge with Wintrust*

Having access to a variety of solutions means nothing if you don't know how to use them. The Wintrust Mortgage team is not only experienced, but well educated. Many of our loan officers have masters and doctoral degrees. All of them are subject to rigorous, ongoing continuing education requirements. You can be confident in your Wintrust mortgage loan officer's ability to pick the right solutions for you and your family.

## *Price Fairness with Wintrust*

Some companies claim to have the lowest rates. Others promise to have the lowest closing costs or fees (or none at all). The problem with both of these is that it's all tied together. There are costs associated with documentation and closing, and it costs something to borrow money. More often than not, if a company claims to be the lowest in one category, they've raised the other to make up for it. We don't play that game. We promise your rates and fees will be fair, competitive and you'll understand how each cost was figured.

## *Strength with Wintrust*

Wintrust Mortgage is a subsidiary of Wintrust Financial Corporation, a locally based \$12 billion financial services company with 15 chartered banks with almost 80 locations, both full wealth management services and a variety of specialized finance companies. Unlike many other regional financial institutions, Wintrust is consistently profitable and well capitalized. For information on Wintrust's recent major loan acquisition from Allstate Insurance, [click here](#).