### M&T Mortgage Process Video Transcript

# [00:00:01]

>> Buying a house is a big decision, a two story or a ranch. A lot to mow or a little? Something just built or built-in charm? And then there's the biggest question of all. Who do you turn to for your mortgage? And what will the process be like?

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The answer is M&T. Rest assured the days of long applications and a cumbersome approval process are over. With an all new streamlined, intuitive digital application process, M&T is making it faster and easier than ever to buy or refinance a home. You could be pre-approved before your coffee even gets cold.

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When you choose M&T for your mortgage, you're choosing the strength and stability of M&T Bank, one of the country's leading lenders for more than 160 years. We service more than 750,000 mortgages annually. So you know you're in good hands with this important decision. And should you need help along the way, our team of experts, including your own dedicated loan officer will be just a phone call away.

### [00:01:00]

So how does our process work? Let's take a look. You can apply for a loan from any device, whenever and wherever it's convenient for you. Start to finish, the application should take only about 15 minutes to complete. But we know life is full of interruptions. If you can't finish it all at once, save your application at any time and pick up right where you left off, even the next day.

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We'll guide you step by step to collect the information needed to complete your application. And to simplify entering your assets, you can sign into your other financial institution accounts to automatically import all your financial information. We've also built-in answers in terms everyone can understand to some of the most frequently asked questions.

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If something is still not making sense, your loan officer will be happy to help you sort it out before moving on. During the process, you'll have a chance to browse loan options. Don't worry if you're unsure which loan is right for you, we can help you figure that out a little further down the line.

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At any point, you can go back and review or update your answers before submitting your application. And when you submit your application, you could be pre-approved instantly. You can then print your pre-approval letter right on the spot. We'll also provide you with the list of documents you'll need to keep your application moving forward.

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And we've made uploading them a breeze too. No more scanning nor faxing. Just snap a photo of your W-2 and pay stubs or connect to your payroll provider or TurboTax to automatically import them. You can even eSign your documents. So whether you're buying a home, a vacation or an investment property, or you're simply refinancing, M&T is here to help you get home faster.

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Apply today, from the sideline of a soccer game or anywhere else life may take you. Get started today at mtb.com/mortgage.

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