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# Mortgages The Insiders Guide

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Traditional mortgages require much less effort on the part of the lender so many

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choose to not do any kind of alternative mortgages. For mortgages without a credit score to prove the borrowers history, underwriters, the individuals who ultimately judge your level of risk, have to manually research through 12 to 24 months of alternative history records showing that the borrower can be trusted to pay back their loan.

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1. What States to work in (in Tip #3 of this guide) 2. Where to get the lists of people owed money due to overages (Tip #4 of this guide) 3. How to find the people who are owed money (Overages Business Manual and video training) 4. What to say in your marketing to the people owed money (again, see Overages Manual and Video/Webinar Training). 5.

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