

## Mortgage Education Digital Process

What words come to mind

when you think about mortgages?

"Easy" probably wouldn't make the list

which is why we're introducing it.

Say hello to the Commerce Bank digital mortgage process.

We've made home lending as simple

and uncomplicated as possible.

Just think of us as your mortgage sherpa.

Start your mortgage application

on your desktop, tablet, or phone.

We're standing by if you need any help along the way.

One you set up your online account,

get ready for a whole new world of convenience.

If you're already working with a Commerce Bank

mortgage banker,

he or she can log in with you,

and help you complete the online application.

You'll start by filling in the basics

about the property you'd like to purchase.

Then, tell us about your income,

assets, and real estate.

This information helps you get approved for your loan.

And, hey, we know your time is valuable.

With your permission,

we can reach out to your employer and financial institutions

to get required documents, like paystubs and bank statements

so you don't have to.

We'll also ask about any particular circumstances to help us better understand your total financial picture.

We respect your privacy, and will only ask about things we really need to know to review your application.

Together, we'll review your application and make sure it's in good shape before you submit it.

From our document center, you can securely upload any required materials no need to fuss with paper copies.

Your mortgage banker can also send documents your way as well.

Not sure what to do next?

Just refer to your custom dashboard and you'll always know the status of your loan application and what's ahead of you to keep things moving forward.

Follow-up items and appointments can all be handled from one easy-to-access online location.

You can even schedule your closing online.

If you need a little help, or have some big questions, just ask your mortgage banker.

Simple, clear, and as painless as we can make it...

That's the beauty of the Commerce digital mortgage process.

Mortgage made simple. Stress less. We've got this.

Commerce Bank: Challenge Accepted