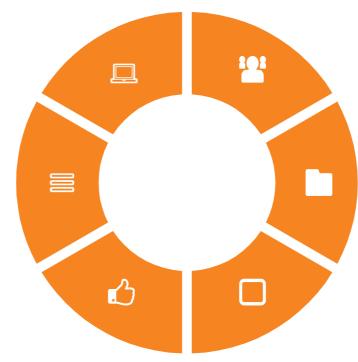




what you can expect



affordability analysis

What monthly payment do you want to make? We will help you select the right program and loan for you - and make sure that you're able to qualify.

credit review

We will run a credit report for you and walk you through the results. Together, we will review your current payments and discuss any inconsistencies, items that need to be paid, or items you dispute.

loan application

We will gather employment and asset information from you - your full income details, as well as anything you own that has value. This helps us determine program eligibility.

We can quickly pre-approve you for a loan that meets your needs.

loan estimate

We'll disclose any costs associated with the purchase and determine how much cash you will need at the time of closing. We'll discuss the use of seller credits - including what they are - and whether they can be used to pay some or all of your closing costs.

outstanding items

We will provide you with a list of items we still need to collect from you.

We will review the appraisal process and potential value or repair issues.

financial stability plan

We'll supply you with a guide to mindful spending with tips for a stronger savings and financial plan.

items you will need



your information

Photo ID(s) Social Security Number(s) Home Addresses within the past 2 years

employment | income

Paystubs (last 30 days) W-2(s) + Tax returns + employment information (last 2 years) Social Security | Retirement Award Letters (f applicable)



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assets

Most recent 2 months statements (all pages) Source of any non-payroll deposits (order copies through your bank) Fully executed gift letter and proof of transfer (if applicable)



real estate owned

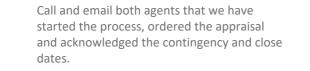
Property addresses for all real estate you own Mortgage loan statements for all mortgages Other insurance and HOA statements for all properties

other information

Copy of bankruptcy filing and discharge (if applicable) Purchase property information with sales contract and addendums Copy of divorce decree and proof of child support (if applicable) 12 months canceled rent checks or management company contact information (if applicable) Certificate of Eligibility and DD214 for Veterans



committed to communication



Set expectations for communication.

Request any items needed.

Advise that utilities need to be on for the appraisal and address any concerns about value or condition.

welcome purchase partners

Copy of appraisal will be sent to buyer.

Notification will be sent to the selling agent and listing agent that we have received and reviewed the appraisal.

We will advise you if it meets the value Required and if any repairs need to be made prior to closing.

appraisal received

<u>-S</u>-

Advise all parties that loan documents have been sent and provide a date of the signing based off of the receipt of the closing disclosure.

Advise all parties of any prior-to-funding conditions.

docs ordered

welcome buyer

Call and email you to request all items needed and discuss expectations

Finalize loan program, pricing and timeline.

approval received

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After advising you that we have received conditional loan approval from underwriting, we will notify both agents, as well.

We will notify you of any potential conditions that could affect the closing of the loan.

Conditions are requested.

final approval

After all conditions are received and terms Are verified, we will issue the final loan approval.

Issue closing disclosure - Review funds to Close and sign.

yay! funded

Advise all parties that the loan has funded.

the process for buying a home



step 2: find your dream home

Consult with your lender to confirm payment and approval Finalize purchase contract and the close of escrow date

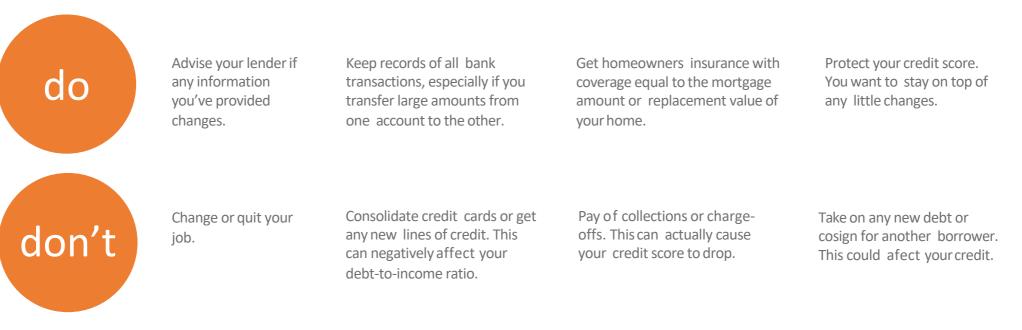
step 4: sign loan documents Obtain funds for closing: Lender to provide detailed instructions

step 5: funding

Lender will review funding package and clear any remaining conditions Loan funds and records Get keys and celebrate as new homeowners

expectations + rules to live by

tips when buying a house





be honest.

Employment, income and asset information needs to be current and reliable. Please do not exaggerate or provide inaccurate information. Let us know if you took any time off work non-paid or were on disability anytime within the last two years. We need to have a complete and correct application when we submit your file to underwriting.

provide your information as quickly as possible.

Delays in furnishing us with your pay-stubs, bank statements, tax returns and other requested documentation will stop your loan from moving forward and could delay your close of escrow.

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communicate. always ask questions.

If you have questions or concerns about the process, contact us directly. We are here to help you and want to make this a comfortable and rewarding experience.

be patient.

The real estate market has changed and you need to have accurate expectations of the time it will take to obtain a loan and close escrow on your new home. Be prepared to provide us with additional documentation, as needed. Don't get frustrated but remember that we are working together toward a common goal!

high five for financial stability!





Must use assigned realtor. Appraisals and inspections reimbursed at the end of escrow. *This program excludes short sales. Applin qualify for both mortgage payments. Borrower cannot have more than four financed properties. Loan application must be locked documentation/information requested by any and all parties must be provided within 24 hours of the request being made. This gy #30336; 8781 Sierra College Blvd, Roseville, CA 95661, licensed by the Department of Business Oversight under the California Res last 180 days of the purchase contract being ratified. If you have a departing residence that will become a rental, you mus make it ineligible for the guarantee. Property must appraise at or above the sales price and have no repair conditions. Al not currently in the branch operations group. Paramount Equity Mortgage, LLC dba Paramount Partners Group; NMLS ID