

LIBERTY
HOME MORTGAGE CORPORATION

KELLY ANN WORTHINGTON

Liberty Home Mortgage — 80/10/10 Loan Product

1,147,200 max finance amount.

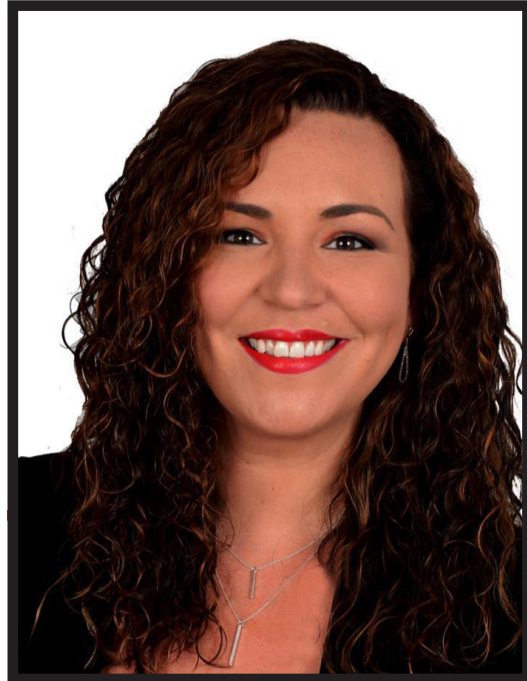
**First mortgage up to confirming loan limit and HELOC
to cover the difference that you can draw on for 10 years!**

Avoid PMI & Jumbo at the same time!

Jumbo loan products also available.



Here For All Your Mortgage Needs!



Kelly Ann Worthington

Branch Manager | Senior Loan Officer

NMLS#: 1464587

Cell: 440.346.6003

Office: 216.293.7800

Email: kworthington@libertyhm.com

Licensed in: OH, FL, CA, TX, VA, WV, PA

I live in the suburbs of Cleveland, OH. Alongside my husband, we have four children between the two of us and a Great Dane.

I graduated from Baldwin-Wallace University with a Bachelor's Degree in Business Administration and Marketing that has helped me throughout my 16 year career.

My strength is developing relationships not only with agents that I work with, but also with the clients they entrust me to take care of. Communication and transparency are key values to me and those relationships are the cornerstone of my business.



5 stars on Zillow

Reviews

“Kelly has been an incredible asset to my husband and I with our investment property venture. She is so knowledgeable and kind to work with, keeping us informed every step of our journey. Kelly and her team are very organized and provide great support throughout the lending process from start to finish. We hope to continue working with Kelly on future ventures and would recommend her in a heartbeat to anyone!
- Zeyn Sheikh
December 2021”

“I have been in real state for over 30 yrs buying and selling properties. I have done flips, rentals, and a larger development project in Arizona. In all my time I have NEVER found someone who was as diligent and caring about her work as Kelly is. She and her team were spot on with everything. We had the best experience and any obstacles that arose they were right on top of it. Plus her personal commitment to us made us always at ease and we felt like we were her only customers. Thank you Kelly for an amazing experience!!!
- user697646
Home Buyer, May 2022”

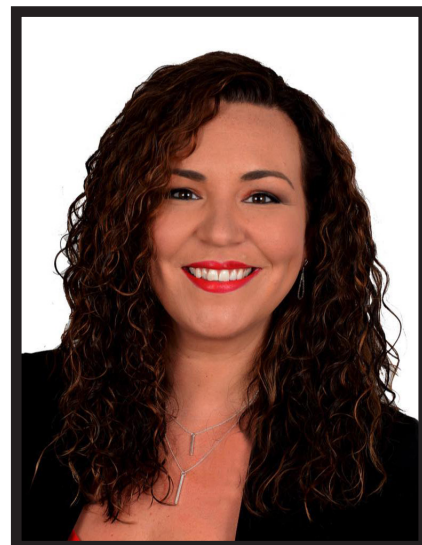
“Kelly was fantastic! She made the entire home buying process so easy and quick! She was quick with communication, always friendly, and was always there to answer any and all questions!!!! Thank you Kelly for the great first time home buying experience!
- Carlie Elek
Home Buyer, March 2021”

Loan Services We Provide



Feeling Uncertain on What Loan You Need?

Loans can be confusing. Read through your options. If you have any questions or concerns, contact Kelly! She is available 7 days a week, 8am to 10pm!



Jumbo Loan

- Max loan amount is 1.5MM
- Max debt to income up to 50% on some products
- Max LTV up to 90% on some products

FHA Loan

- Allows non-occupying co-borrower
- Can qualify only 2-years out of a chapter 7 bankruptcy
- Doesn't require all collections to be paid off
- Down payment options start at 3.5%
- 0% down payment assistance option available if needed

USDA Loan

- 100% financing options available
- No PMI, plus low monthly guaranteed annual fee
- Only applies to designated rural properties

Manufactured Loan

- Can be used for the purchase or refinancing of a manufactured home, a developed lot for a manufactured home, or a manufactured home and lot combination

Conventional Loan

- Extra payments can be made to pay off your loan faster
- No PMI
- 30 year & 15 year fixed interest rates
- 97% financing options

VA Loan

- For qualifying purchase borrowers who want 100% finance options
- No PMI
- Loan options up to \$1.5 million
- \$0 Lender fees**
- 0% down payment assistance option available if needed

Renovation Loan

- Allows for a homebuyer to make multiple upgrades to their own personal specifications
- Can be used to purchase or refinance your primary home and renovate it with one loan

*This is not a commitment to lend or extend credit. All loans and collateral are subject to approval. Restrictions and conditions may apply. Terms, rates, data, programs, information and conditions are subject to change without notice and may not be available in all areas.

**This is an exclusive offer from Kelly Ann Worthington

80/10/10 Loan

- Allows you to keep a jumbo loan conventional by having an 80% loan amount, 10% Home Equity Line of Credit Opened, and 10% down payment
- HELOC principal reduction and use of HELOC at any time for the first 10 years
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- No mortgage insurance
- Credit Requirements:
 - 680 minimum credit score
- Debt to Income Ratio:
 - Primary Residence: Max 45.00% back-end DTI (no front-end DTI requirements)
 - Second Home: Max 43.00% back-end DTI (no front-end DTI requirements)
- Tradeline Requirements:
 - 1 tradeline reporting that is open, active, and current
OR
 - 1 tradeline reporting that was once open and paid as agreed for a minimum of 5 years
- Borrower Owner Properties:
 - 10 properties owned is the maximum allowed in total between all borrowers on the loan application:
 - Owned Properties include: primary residence, second homes, vacation homes, lots/land, investment properties
 - Owned Properties exclude: commercial real estate, multifamily (5 or more units) real estate, timeshares

Why Liberty Home Mortgage?

Liberty Home Mortgage operates with a focus on a very simple goal — to lead the industry in customer satisfaction and to set a new standard by which our industry operates.

• Responsiveness

Liberty Home Mortgage Representatives are available seven days a week. We even have a customer care line which current customers can call to get answers if they are unable to reach their Liberty Home Mortgage Loan Originator outside of normal business hours.

• Knowledge

Liberty Home Mortgage believes in educating our clients in regards to the various loan products available and allowing them to know what they qualify for and why that particular product is the best product to meet their needs.

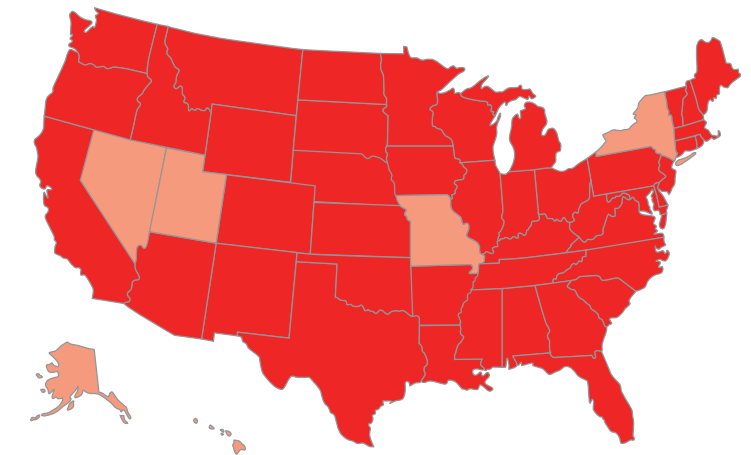
• Core Values

Liberty Home Mortgage's core values and principles are easy - treat people the way you would want to be treated. Be honest, responsive, and provide answers quickly. This is what our company is built on and this is why Liberty Home Mortgage should be the only choice for you and your family.

• In-House

We process, underwrite, and close most of our loans in-house.

NOW LICENSED IN 44 STATES!



• Technology

Liberty Home Mortgage's Management and Operations Team is constantly attending conferences and following changes in the industry to make sure that our clients have the best mortgage products available to them.

• Convenient

We offer a digital platform for you to track the status of your transactions, real-time and from anywhere!

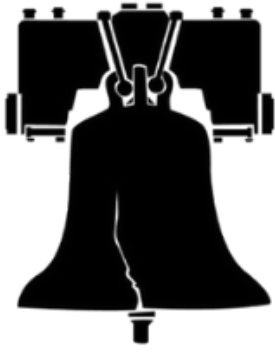
• Pride

We take pride in the quality of our pre-approvals.

• Core Values

We offer very competitive rates and fees.





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