

We're Your Homeownership Dream-Makers

You've pictured your future played out in the perfect space to create memories, celebrate family and enjoy a comfortable lifestyle — your home. What if you could **turn your dreams into reality?**

PrimeLending can help make it happen.

We're the **mortgage experts you can trust** to help you secure your financial future and reach your homeownership goals. You can count on us to **guide you through the process**, explain all your options and **give you confidence** to make the best decisions. We

offer **hundreds of home loan products**, a user-friendly digital process, real-time status updates on your smart phone, and fast, reliable on-time closings.¹ For more than 30 years, PrimeLending has been relentlessly simplifying the home loan process. We're a national residential lender that has served more than 60,000 homeowners last year and earned a **97% customer satisfaction rating**² and more than **10,000 5-star reviews on Zillow**.

Ready to put our experience to work for you?

Call Today To Learn More



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1 On time closing and fast processing is dependent on many factors including receiving timely documentation from the borrower. 2 Survey administered and managed by an independent third party following loan closing. 97% satisfaction rating refers to the rating our customers have given our loan officers over the previous 12 months. PrimeLending and above-mentioned company are not affiliated. All loans subject to credit approval. Rates and fees subject to change.
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RENT

BUY

Renting vs Buying

Which is Right for You?

Choosing to transition from renting to homeownership is one of the biggest financial decisions you will make. How do you know which is right for you? We're here to help you understand the pros and cons of both options, so you can feel confident in your decision.

Renting

- Flexibility to move
- No maintenance costs
- No equity
- Less privacy
- Monthly payment can change

Buying

- Stability
- Build Equity
- Investment
- Pay for home upkeep
- Long-term commitment

**Only you know whether renting or buying is the best option for you.
To take a deeper look into your situation and to understand more
about the process, contact us today.**



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Documents Needed at Loan Application

ALL BORROWERS

- ☐ Copies of W-2's for the last two years
- ☐ Copies of paycheck stubs for the last 30 days (most current)
- ☐ Copies of checking and saving account statements for last 3 months (all pages)
- ☐ Copies of quarterly or semi-annual statements for checking, savings, IRA's, CD's, money market fund, stock, 401k, profit sharing, etc.
- ☐ Income Tax Forms
- ☐ Copy of sales contract when ratified
- ☐ Employment history for the last two years (address any gaps of employment)
- ☐ Residency history over the last two years, with name, phone number, address and account number of Land or Mortgage Company
- ☐ Rental property copies of leases plus mortgage information
- ☐ Canceled earnest money check when it clears or corresponding bank statement, if applicable
- ☐ Commissioned or bonused income – if 25% or more of base, must have 2 year tax returns
- ☐ Check for the expense of appraisal and credit report
- ☐ Refinance Copy of Note, Deed of Trust, Settlement Statement, Survey, and Insurance information
- ☐ Any assets used for down payment, closing cost, and cash reserves must be documented by a paper trail
- ☐ If paid off mortgage in the last 2 years, need copies of HUD1
- ☐ Copy of driver license for applicant and co-applicants

SELF-EMPLOYED BORROWERS

- ☐ Copies of most recent 2 years tax returns (with all schedules including K-1's, if applicable)
- ☐ Copy of current profit & loss statement and balance sheet
- ☐ Copy of corporate/partnership tax returns for most recent 2 year period if owning 25% or more of company – copies of W-2's and/or 1099 forms

DOCUMENTS WHICH MAY BE REQUIRED

- ☐ Relocation Agreement if move is financed by employer (i.e. buyout agreement plus documentation outlining company paid closing costs benefits).
- ☐ Previous bankruptcy, need copies of petition for bankruptcy and discharge, including supporting schedules
- ☐ Divorce Decree if applicable
- ☐ Documentation supporting moneys received from social security/retirement trust income, i.e. copies of direct deposit bank statements, awards letter, evidence income will continue for at least 3 years

DOCUMENTS NEEDED FOR FHA/VA LOANS

- ☐ FHA: Copy of social security card and drivers license for each applicant and co-applicants
- ☐ VA: Original Certificate of Eligibility and copy of DD214 Discharge Paper; name and address of nearest living relative; and, Child Care information



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HOME BUYING *Process*



PRE-QUALIFICATION*

1

Review Fairway's Document Checklist. Meet with a Loan Officer so you know your budget for a home.

MEET WITH A REAL ESTATE AGENT

2

Find the type of home you're looking for within your budget; make an offer.

APPLY FOR THE LOAN



3

Once you have a property address determined, provide it to us so we can begin your application process. See Fairway's Document Checklist for documents you will need to provide during this process.

NEGOTIATING PURCHASE PRICE

4

Once you and the seller agree on a price, a contract is created and accepted.

EARNEST MONEY CASHED



5

A copy of the contract is sent to Fairway Independent Mortgage Corporation.

DISCLOSURES

6

Loan Estimate & Federal/State disclosures are delivered to borrower. Borrower must provide their "intent to proceed" to order services.

APPRAISAL



7

Fairway will order your appraisal on your behalf and submit to the underwriter for approval.

UNDERWRITING

8

An Underwriter will review your loan application and determine if additional information is needed.

FINAL LOAN APPROVAL

9

Once all information has been approved, your loan is moved to "Clear to Close" status.

CLOSING DISCLOSURE

10

Lender provides CD to borrower, who can share with Realtor, or if prior consent is received, Lender can share with Realtor directly.

CLOSING DOCUMENTS

11

Closing documents are sent to the title company.

MONEY FOR CLOSING



12

Fairway will contact you with final figures and information.

FINAL CLOSING STEP

13

Meet to sign closing documentation at the title company. Bring a Cashier's Check and your photo ID!

THE LOAN IS FUNDED

You are now a homeowner!



Blake Early
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*A pre-qualification is not an approval of credit and does not signify that underwriting requirements have been met. Copyright © 2020 Fairway Independent Mortgage Corporation. NMLS#2289, 4750 S. Biltmore Lane, Madison, WI 53718, 1-866-912-4800. All rights reserved. This is not an offer to enter into an agreement. Not all customers will qualify. Information, rates and programs are subject to change without prior notice. All products are subject to credit and property approval. Not all products are available in all states or for all dollar amounts. Other restrictions and limitations may apply. Equal Housing Lender.



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THE PRIMELENDING MORTGAGE PROCESS

YOUR JOURNEY HOME STARTS HERE



1. APPLICATION

Whether it's online or in person, we'll gather the necessary documents from you to complete your quick and seamless application.



2. SUBMITTING PAPERWORK

Additional paperwork is often needed to streamline the process, such as two years of W2's, two months of bank statements and one month of paystubs.



3. PRE-QUALIFICATION*

This important step lets you know how much you've prequalified for, so you can stay within your home buying budget.



4. FINDING YOUR HOME

Keep your prequalification range in mind while you search. When you find a home, remember closing costs, seller concessions and loan length are all important.



5. HOME APPRAISAL

An appraisal is required to verify the value of the property to ensure you're not overpaying for your potential new home.



6. GETTING INSURANCE

Most mortgage lenders require home insurance that covers fire and other hazards, such as floods. Some loans also require mortgage insurance if your down payment is less than 20%.



7. LOAN PROCESSING

We package all final documents and send to our processing department for review and approval. Your details are then sent to underwriting to ensure everything is complete.



8. UNDERWRITING

An underwriter will look over your loan application from start to finish. They will see if any additional information is required and then make the decision to approve your loan.



9. CLOSING & FUNDING

With the underwriter's approval and all documents submitted, the packet is sent to the attorney or title company to be signed, funded by PrimeLending, and filed for records.



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DOS AND DON'TS OF THE MORTGAGE PROCESS

We've been guiding homeowners through the home loan process for more than 30 years. During that time, we've learned how to help our customers avoid mistakes that could jeopardize your loan application. Here are some tips to help make sure everything goes smoothly.

DO

- Notify us if your salary or other compensation changes from what is noted on your loan application.
- Inform us if your address changes from what appears on your original loan application.
- Obtain homeowner's insurance with minimum coverage equal to the amount of your total loan or the replacement value of the house.
- Keep documentation ("paper trail") on any large deposits into your account: copies of all paperwork necessary to prove a financial transaction, including all checks, deposit slips, loan paperwork, forms to liquidate assets, etc.
- Notify us if you move funds from one account to another. Provide a "paper trail" on all transactions

DON'T

- Acquire any additional credit lines or make any large purchases on existing credit. Buying a car or buying appliances for your new home will change your debt-to-income ratios.
- Change jobs. A change in compensation may affect your ability to qualify. Lenders may verify employment on the day of closing as a quality control check.
- Co-sign with anyone to obtain a line of credit or make a purchase. It will show up on your credit report as an additional debt.
- Negotiate your contract with an allowance and expect to get money back at closing. An allowance can be used to pay closing costs and/or prepaids.



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