MORTGAGE BROKER • NMLS 1194079

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THE HOMEBUYER GUIDE

A clear roadmap from planning to closing

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Start with the right strategy

Buying a home is a big financial decision. It should not feel like a mystery.

My job is to help you understand the numbers, compare your options, and make a financing decision that fits your goals, not force you into a one-size-fits-all loan.

As a mortgage broker, I can compare multiple lenders and loan programs. That means we can look at the tradeoffs together and build a strategy around your income, available funds, timeline, property, and long-term plans.

What you can expect from me

Straightforward answers, clear communication, thoughtful guidance, and a real person in your corner, not only from our first conversation through closing, but as a mortgage resource you can come back to long after the transaction is complete.

Your homebuying roadmap

PLAN
Define your goals, comfortable payment, available funds, and timeline.

PREPARE
Review credit, income, assets, and anything that may affect financing.

PRE-APPROVE
Confirm buying power and build the financing strategy before you shop.

SHOP
Evaluate each property, payment, cash to close, and offer strategy.

CLOSE
Move through appraisal, underwriting, final approval, and closing.

MOVE IN
Get the keys, settle in, and keep me as a resource for what comes next.

Keep this in mind

The goal is not to qualify for the biggest number possible. The goal is to choose a payment and financing strategy that works for your real life.

STEP 1

Know your numbers

Start by defining a monthly housing payment and cash-to-close range that feel comfortable for your real life.

Build your comfort zone

- Think about the monthly payment that feels sustainable for your lifestyle.
- Consider how much cash you want to use for the purchase while preserving healthy reserves.
- Account for taxes, insurance, mortgage insurance, HOA dues, and other housing costs.
- Think about your timeline and how long you expect to keep the home or financing.

Buying power is more than a calculator

Online calculators are useful for exploring scenarios, but they cannot see the full picture of your income, debts, credit, loan program, property type, or available financing strategies.

Explore, then strategize

Use my online mortgage tools to explore the numbers, then let's build a mortgage strategy around your actual goals, budget, and buying power.

STEP 2

Credit: focus on what you can control

Your credit profile matters, but it is only one part of the mortgage picture. Mortgage credit decisions can consider payment history, balances, credit utilization, account history, recent inquiries, derogatory events, and the specific scoring model being used.

- Pay every account on time.
- Keep revolving balances manageable when possible.
- Review your credit reports for errors or unfamiliar accounts.
- Avoid unnecessary new credit or major account changes while preparing to buy.

Don't assume your credit score tells the whole story

A score from a consumer app may not be the same score used for mortgage lending. Let me review the actual mortgage picture before you assume you need to wait.

If your credit needs work, the right strategy is specific to your file. It may be time, lower balances, corrected reporting, or simply choosing a loan program that fits your current profile. Before making major credit moves, let's review the complete picture together.

STEP 3

Understand your mortgage options

There is no single “best” mortgage program. The right fit depends on your goals, qualifications, property, available funds, and long-term strategy.

Conventional

Flexible financing with low-down-payment options for qualified buyers, including primary residences, second homes, and investment properties.

FHA

Government-insured financing with flexible credit and qualification guidelines and a minimum down payment generally starting at 3.5% for eligible borrowers.

VA

For eligible veterans, active-duty service members, and qualifying surviving spouses. No-down-payment financing may be available depending on VA eligibility and entitlement.

USDA

For eligible buyers and eligible areas; 100% financing may be available subject to program requirements.

Jumbo

Financing for loan amounts above applicable conforming limits or higher-priced homes.

Non-QM / Alternative Financing

Options may include bank statement, 1099, asset utilization, alternative documentation, and other solutions depending on the scenario.

Down Payment Assistance

Programs that may help eligible buyers with down payment and/or closing costs.

Investment Property

Conventional investor financing and DSCR options for qualifying investment-property scenarios.

The broker advantage

As a mortgage broker, I can compare multiple lenders and programs and explain the tradeoffs so we can choose a strategy that fits your situation.

STEP 4

Why pre-approval comes first

A strong pre-approval helps you understand your financing before you fall in love with a property and gives your real estate agent a clearer framework for your search.

Your pre-approval starts with understanding the complete picture, including:

- Income and employment history
- Assets and available funds
- Credit and monthly debts
- Property type and occupancy plans
- Loan-program options and estimated cash requirements

A pre-approval is not a commitment to lend. Final approval is subject to underwriting, verification, property review, program requirements, and lender conditions.

Ready to start?

Begin your secure mortgage application so I can review the complete picture and help you build the right strategy.

SCAN TO APPLY

STEP 5

Gather your documents

Every borrower's financial picture is different, so the documents needed can vary by loan program and individual circumstances. I'll let you know exactly what's needed for your loan and help you stay one step ahead throughout the process.

W-2 employees

- Recent paystubs
- W-2s and/or tax documents as requested
- Employment information

Self-employed / variable income

- Personal and/or business tax returns as requested
- Year-to-date business financials when applicable
- Documentation supporting variable, commission, bonus, or 1099 income

Assets

- Bank, investment, or retirement statements as requested
- Documentation for gift funds or other eligible sources of funds

Identity & housing

- Government-issued identification
- Current housing information and applicable property documentation

Additional documentation may be needed for rental properties, alimony or child support, job changes, bankruptcy, divorce, trusts, business ownership, or large deposits.

Protect your information

Use the secure document portal whenever possible. Avoid sending Social Security numbers, passwords, or full account information through unsecured channels.

STEP 6

Shop with an offer strategy

The financing strategy should travel with you while you shop, especially before an offer is submitted.

Before you make an offer, let's look at the financing together:

- Are you comfortable with the estimated monthly payment for this property?
- What should you expect for estimated cash to close?
- Could seller concessions improve the financing strategy?
- Are there property features that could affect your financing options?
- Does the contract timeline allow enough time for financing, appraisal, and closing?

Build the strongest offer for your goals

The strongest offer isn't always the highest offer. The right combination of price, financing, contingencies, seller concessions, and contract terms can make an offer more competitive while still protecting your financial goals. I'll work alongside you and your real estate agent to evaluate the financing before you submit an offer.

Four pieces of the offer strategy

Price vs. payment

A higher or lower purchase price changes more than the loan amount. We'll look at how the price translates into the payment and cash needed.

Seller concessions

A seller credit may help cover eligible closing costs or create room for a rate strategy, depending on the loan and contract.

Property

Condo, acreage, condition, occupancy, appraisal issues, or other property characteristics can affect financing options.

Timing

Contract dates should allow enough time for appraisal, underwriting, conditions, insurance, title work, and closing.

STEP 7

Once you're under contract

Once your offer is accepted, here's what happens next:

Processing
Documents are organized, disclosures are completed, and the file is prepared for underwriting.

Appraisal
When required, the property is evaluated for value and applicable program requirements.

Underwriting
The lender reviews credit, income, assets, property, and program eligibility.

Conditions
Additional documents or explanations may be requested.

Final approval
Once outstanding conditions are satisfied and the lender issues final approval, the loan moves into the closing process.

Closing
Final documents are signed, funds are handled through the closing process, and ownership transfers.

A few things can slow the process down

- Delayed documents or responses
- New credit or large purchases
- Changes to employment or income
- Unexplained deposits or transfers
- Property, appraisal, title, or insurance issues
- Changes to the contract or financing

If anything changes during the process, even if it seems minor, let me know before taking action. A quick conversation can help prevent an unnecessary delay.

Communication matters
I'll keep you informed throughout the process, explain what's happening and what comes next, and let you know quickly if anything needs your attention. You should never have to wonder where your loan stands.

STEP 8

Mortgage do's & don'ts

Once you're preparing to buy or already under contract, consistency matters. These simple guardrails can help protect your approval and keep the process moving.

DO'S	DON'TS
• Keep making payments on time.	• Open or close credit accounts without talking to me.
• Keep employment and income as consistent as possible.	• Finance or lease a vehicle or make large purchases.
• Keep funds for closing documented and accessible.	• Move large amounts between accounts without documenting the source.
• Respond promptly to document and information requests.	• Change jobs, compensation structure, or employment status without talking to me.
• Call me before making a significant financial change.	• Co-sign for someone else.
	• Assume a financial change is too small to matter.

When in doubt, call me first. A five-minute conversation before you make a financial move can prevent a much bigger issue later.

STEP 9

Know what you are paying for

Your monthly mortgage payment is only part of the financial picture. It's also important to understand what makes up that payment and what you need for closing.

Your monthly housing payment may include

- Principal & interest
- Property taxes
- Homeowners insurance
- Mortgage insurance
- HOA dues or assessments
- Escrowed items as applicable

*Escrow requirements and included items vary by loan, lender, property, and borrower election where permitted.

Estimated cash to close may include

- Down payment
- Lender and third-party closing costs
- Prepaid taxes and insurance
- Initial escrow deposits
- Credits or concessions from the seller or lender
- Earnest money already paid, which may be credited at closing

Look at the whole picture

The lowest rate isn't automatically the best financing strategy. I'll help you compare the monthly payment, upfront costs, available cash reserves, break-even timing, and how long you expect to keep the loan or expect to live in the property, so you can evaluate the whole picture, not just the rate.

Ready when you are

Whether you're ready to buy now or simply planning ahead, the next step is building a mortgage strategy around your goals. I'm here to help you understand your options, make sense of the numbers, and move forward with confidence when the time is right.

APPLY ONLINE	BOOK A CALL
SCAN TO APPLY	SCAN TO BOOK
Ready to get started? Begin your secure mortgage application.	Prefer to talk first? Let's discuss your goals and map out your next steps.

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