



LET'S GET YOU HOME!

Your Homebuyer Guide



YOUR PATH ^{TO} HOMEOWNERSHIP

1

Apply with a Loan Officer to get Pre-Qualified

2

Gather the Documents Required to Complete your Loan Application

3

Meet with a Realtor to Find a Property and get it Under Contract

4

We will Order Services, such as the Appraisal

5

We Process the File to Prepare it for Underwriting

6

The Underwriter will Review the File and issue an Initial Approval

7

Return any Additional Documents needed to Approve your Loan

8

The Underwriter Clears the File for Closing

9

Sign your Closing Disclosures, the Loan is Funded & You get the Keys!



Not a commitment to lend; not all borrowers will qualify. Wolfe Financial, Inc. DBA Integrity Mortgage Group NMLS #69371. www.nmlsconsumeraccess.org



PROGRAMS & PRODUCTS TO GET YOU HOME

CONVENTIONAL LOANS

- 3% down payment min (eligibility requirements)
- Financed & split premium MI allowed
- Up to 85% cash out refinances available

FHA

- As low as 3.5% down payment
- Flexible credit review
- Up to 6% seller contribution allowed
- Fixed & adjustable rate options
- Co-signers allowed to help with qualifying income
- As low as 500 credit score

USDA

- Great for first-time homebuyers
- As low as 0% down payment
- Up to 6% seller contribution allowed
- Income & property must qualify

VA

- As low as 0% down payment
- No monthly mortgage insurance
- Competitive rates
- Financed VA funding fee
- As low as 500 credit score

JUMBO

- Competitive rates
- Aggressive pricing
- \$3M loan limit
- LTV up to 90%

MANUFACTURED HOMES

- FHA - as low as 3.5% down
- VA- as low as 5% down
- USDA - as low as 0% down
- Conventional - minimum 3% down
- Single-wide (eligibility requirements)

RENOVATION

- 5% down payment min. (eligibility requirements)
- All-in-one loan (one closing)
- Great for distressed properties

HomePossible | HomeReady

- As low as 3% down payment
- Income & property must qualify
- Often have lower monthly MI than Conventional loans
- No first-time homebuyer restrictions

SECOND MORTGAGES: HOME EQUITY LOANS

- \$75,000 minimum loan amount
- Max LTV 85%
- Could qualify for no appraisal

NON-QM

- Alternative lending solutions: Bank Statement Loans, DSCR Investor Loans, Non-Warrantable Condo loans, Asset Qualified Loan, 1099 Loans, 1 Year P&L Loan

STATE-SPECIFIC PROGRAMS

- Several States offer specific home loan programs to assist homebuyers, particularly first-time buyers and those needing down payment assistance. These programs often work in conjunction with federal programs like FHA, VA, and USDA loans.



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MORTGAGE DOS & DON'T'S

Make the process efficient and seamless!

We want one of the largest financial decisions of your life to be successful and painless. We are here to help you in every step of the way but there are things you can do to help yourself. Below you will find a check list of do's and don'ts. This will prepare you for the process beyond the application and approval.

DO

- < Keep all documents on large deposits made into your accounts. We recommend keeping all copies to prove these financial transaction. This includes: checks, deposit slips, loan paperwork, forms to liquidate assets and the like.
- < Notify us if your salary or compensation changes from what was first filed on your loan application.
- < Notify us if your address changes from what appears on your original loan application.
- < Notify us if you move any funds from one account to another. Please keep all documentation on all transactions.
- < Obtain homeowners insurance with minimum coverage equal to the amount of your total loan or replacement value of the house.
- < Notify us if you plan to use a cashier's check made out to the title company for closing cost.

DON'T

- [Co-sign with anyone to obtain lines of credit. It's highly recommended that no additional debt be obtained during the process of your loan.
- [Change jobs without notifying us. Changes in your salary and term of employment will need to be updated and consistent with the employment verification listed on your application.
- [Acquire any additional credit lines or make any large purchases on your current credit accounts without first contacting us. This can drastically increase your debt to income ratio.
- [Negotiate your contract with an allowance expecting to get money at closing. Allowances are used to pay closing costs and/or prepaid items.



EXPECT THE VERY BEST FROM YOUR HOMEBUYING TEAM!

OUR MISSION

To provide superior mortgage products and services, reach and positively impact communities, and build long-term relationships with our clients and partners.

OUR VISION

Integrity Mortgage Group (IMG) is a boutique mortgage lender that aims to redefine the home loan experience, by providing personalized mortgage solutions that empower individuals and families to achieve their dreams of owning a home and broader financial goals, while fostering lasting relationships built on trust, integrity, and exceptional service.

OUR CORE VALUES



INTEGRITY

We prioritize what is morally right even when no one is looking.



RESPECT

We navigate our day-to-day with others' needs and desires in mind.



WORK ETHIC

We don't make excuses. We are always willing to do one more thing to close the deal.



RELIABILITY

We operate by our word, and if we say something, we stand by it.



PROFESSIONALISM

We know how to do it, when to do it, and we do it.

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WE'VE GOT YOUR BACK!

We are here for you through this entire process and we can't wait to help you achieve your homeownership goals!



Chloe Joines Brewer

Loan Officer | NMLS #2048979

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**BREWER
TEAM**

Scott Vosburgh

Realtor | FV Realty Group



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Loan product availability is subject to loan amount and qualification of borrower. Not every applicant qualifies or is eligible for every loan program. Not every applicant will qualify for payments published. Some loan products may not be available in all states. Loan approval, note rate and annual percentage rate are dependent on factors including, but not limited to, credit, collateral, income, assets and overall financial history. Not all applicants will be approved for a loan. All loan programs, terms, and annual interest rates are subject to change without notice. Wolfe Financial, Inc. DBA Integrity Mortgage Group NMLS #69371. www.nmlsconsumeraccess.org.