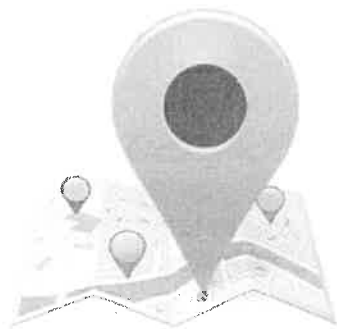


MMC Guide to a Successful Settlement

Do's and Don'ts

DO



Involve your Loan Originator in your Real Estate Offers.

They know how multiple offers work in today's Real Estate market and are a great resource.

Collect and deliver all the documents asked for in a timely manner.

This will keep the loan process in motion and eliminate stalling.

Be "Appraised value" knowledgeable.

This may not be the final purchase price and in some cases can affect the loan amount.

Understand title issues can arise.

If and when they do, title insurance could delay your settlement date 30 days or more.

Wrap up any home inspection issues in a timely manner.

Contact your Loan Originator with any and all concerns.

DON'T



Change jobs or positions within your company.

You may think that taking a job making more money will help you, but this can cause delays.

Open ANY new lines of credit that may affect your credit report or score.

This includes store credit cards, loans of any type, and even co-signing for someone else.

Switch banks during the loan process.

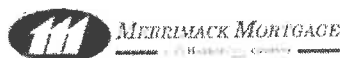
This will require additional documentation that may take 30-60 days to become available to you.

Lose momentum!

It can be a long process. But it is worth it in the end. And I am here for you every step of the way!

Thank you for the time you took to review this guide.

For more information please visit my website and review our consumer video library.



Colleen P. Egan

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MERRIMACK MORTGAGE

AN EQUAL OPPORTUNITY LENDER



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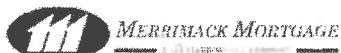
Get **READY** for Homeownership!

The HomeReady® program may be for you!

- 97 LTV 1 unit - 0% borrower contribution
Can use flexible sources of funds for down payment and closing costs (gifts, grants, and cash-on-hand)
- 85 LTV 2 unit/75% LTV 3-4 unit - 3% borrower contribution
- 95 LTV with non-occupant co borrower
- Income limits do apply in some areas
- 620 min. credit score 1 unit / 640 for 2-4 units
- Lower PMI premiums
- Homebuyer education is required by 1 borrower

There is no time like the present to talk to a professional about your Homeownership dreams and coming up with a plan that fits **YOUR** budget, timeline and family.

Call today!



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MERRIMACK MORTGAGE

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Merrimack Mortgage offers home ownership programs specifically geared towards our Nation's Veterans and Military Personnel

- ✓ Up to 100% financing¹
- ✓ No application fee
- ✓ No monthly Mortgage Insurance Premiums
- ✓ Available to Veterans, Reservists, Active Duty Personnel and surviving spouses of Veterans²

¹Purchase loans only. Refinances are up to 90%. ²Based on Military Entitlement



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MERRIMACK MORTGAGE

A HAKROFF COMPANY



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FHA can be your best option
for achieving the dream of
homeownership.



- ✓ FHA can provide a better alternative to Conventional Loans.
- ✓ Low down payment
- ✓ Flexible credit review
- ✓ Fixed or adjustable rate
- ✓ Limited closing costs; sellers can help pay closing costs
- ✓ No prepayment penalty
- ✓ Streamlined documentation on refinances

Since the 1930s, FHA has made home ownership a reality for millions.
Today, it can make the difference for you!



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MERRIMACK MORTGAGE
A HARROLD COMPANY



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