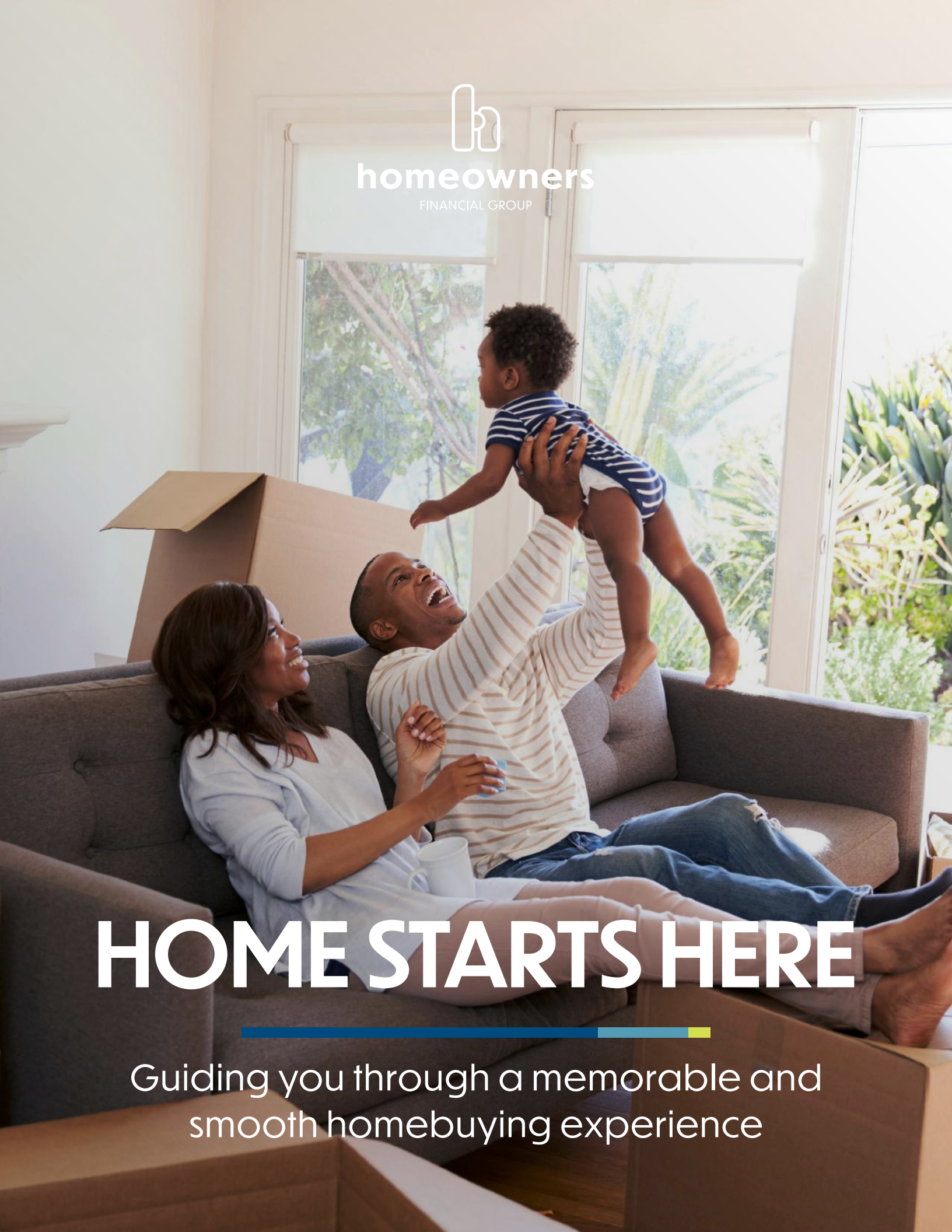

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FINANCIAL GROUP
HOME STARTS HERE
Guiding you through a memorable and smooth homebuying experience

MEET **LISA J. FOSTER**



We are committed to you! Our first and foremost goal before, during and after the closing of your mortgage, is to make sure you receive nothing less than the absolute best service and care possible.

LISA J. FOSTER

Sales Manager/Licensed Mortgage Professional | NMLS#461656
C (702) 742-0623
lfoster@homeownersfg.com
LisaJFoster.com

ABOUT

For over 30 years in the mortgage industry, Lisa has built her career on one simple promise: to guide every client with patience, creativity, and care. Today, she serves as a Branch Manager & Senior Mortgage Advisor.

Licensed in California, Nevada, Texas, and Illinois, Lisa serves clients across multiple states. She is also the Founder of CE Sanctuary, a continuing education company for real estate professionals, and a Board Member of Silver State Fair Housing. A strong advocate for the underserved, Lisa has partnered with local nonprofits to provide homebuyer and financial education. Nationally, she has also provided insights to the U.S. Department of Housing and Urban Development, sharing her expertise on lending and homeownership. For every buyer and agent she works with, Lisa's mission is the same: to take the stress out of the mortgage process and replace it with confidence, clarity, and keys in hand.

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We're local. We're helpful.

WE'RE HERE **FOR YOU.**

When you're making one of the biggest financial transactions of your life, you deserve the highest levels of service and support. Homeowners Financial Group is your full-service, award-winning mortgage company that has been funding dream homes since 2004. I am ready to earn your trust by providing everything you expect from a mortgage lending team and more.

Convenience. Our online application and process let you handle everything from wherever you are. We're also available by phone whenever you need us, and the doors to our office are always open to you.

Speed. When your dream is within reach, you can't wait to achieve it. We'll start the process with a fast pre-approval and work to deliver an equally fast closing using our high tech, cutting-edge technology so you can get the keys to your new home quickly.

Ease. Our goal is for you to be pleasantly surprised at how stress-free buying a home can be. Our process is part of that, but our experience and commitment to communication are what will really put your mind at ease. Loan status updates keep you informed at every step.

Accuracy. The last things you want during a mortgage transaction are surprises. We'll make sure all the information we provide is as accurate as possible up front so you know what to expect at every step.

Options. With dozens of investors at our disposal and over 200 innovative loan products for your unique needs, we'll find the perfect mortgage for you and your family.

Community Service. We maintain an awareness of the needs of our communities and an ongoing commitment to giving back by donating time and resources to numerous charities and foundations.

Customer Service. From initial consultation through closing, we treat our clients like family. You can expect a mortgage experience you'll want to tell your friends and neighbors about.

Integrity. We consider it an honor when you choose us to be your mortgage lender. You can count on us to be honest, straightforward, and trustworthy at all times.

Experience the expertise and portfolio of a national company, with the personalized service and accessibility of a local company.

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WHAT DOES THE HOME BUYING PROCESS LOOK LIKE?



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5 WAYS TO GET A **DOWN PAYMENT** FOR A HOME.

Saving and investing

Family loans or gifts

Down payment assistance programs

Cashing out stock awards

Borrowing from retirement savings



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MORTGAGE **PROCESS**

WHAT **TO DO**

- → Do continue to make your mortgage or rent payments.
- → Do stay current on all existing accounts.
- → Do notify us if you are planning on receiving any gift funds for down payment.
- → Do notify us of any vacation plans during the loan process so that we can complete a home inspection or appraisal and schedule the right closing date.
- → Do return all requested documentation in a timely manner.
- → Do notify us if you have any upcoming employment changes, raises or change in pay structure.
- → Do develop, in advance, with your HFG Licensed Mortgage Professional a "cash-to-close" plan specifying the amounts and sources for the monies needed for your transaction.
- → **DO CALL WITH ANY QUESTIONS!**

WHAT **NOT TO DO**

- → Don't forget to pay your bills.
- → Don't quit your job.
- → Don't buy or lease a new car.
- → Don't make big purchases on existing credit cards. *(The time to buy new furniture and appliances on credit is after you own the home and have evaluated your new budget and expenses!)*
- → Don't make random, undocumented deposits into your bank account.
- → Don't switch from a salaried job to a heavily-commissioned job or 1099 independent contractor position.
- → Don't transfer large sums of money between bank accounts. If you need to do so, check with your HFG Licensed Mortgage Professional to ensure what kind of documentation will be required BEFORE you make the transfer.
- → Don't accept a cash gift without filing the proper gift paperwork. Ask your Homeowners Licensed Mortgage Professional what documentation is required.
- → Don't open new credit cards. *(Even if you're getting 20% off... resist the temptation!)*
- → Don't close any credit card accounts. *(This may change your ratios, which help you qualify!)*

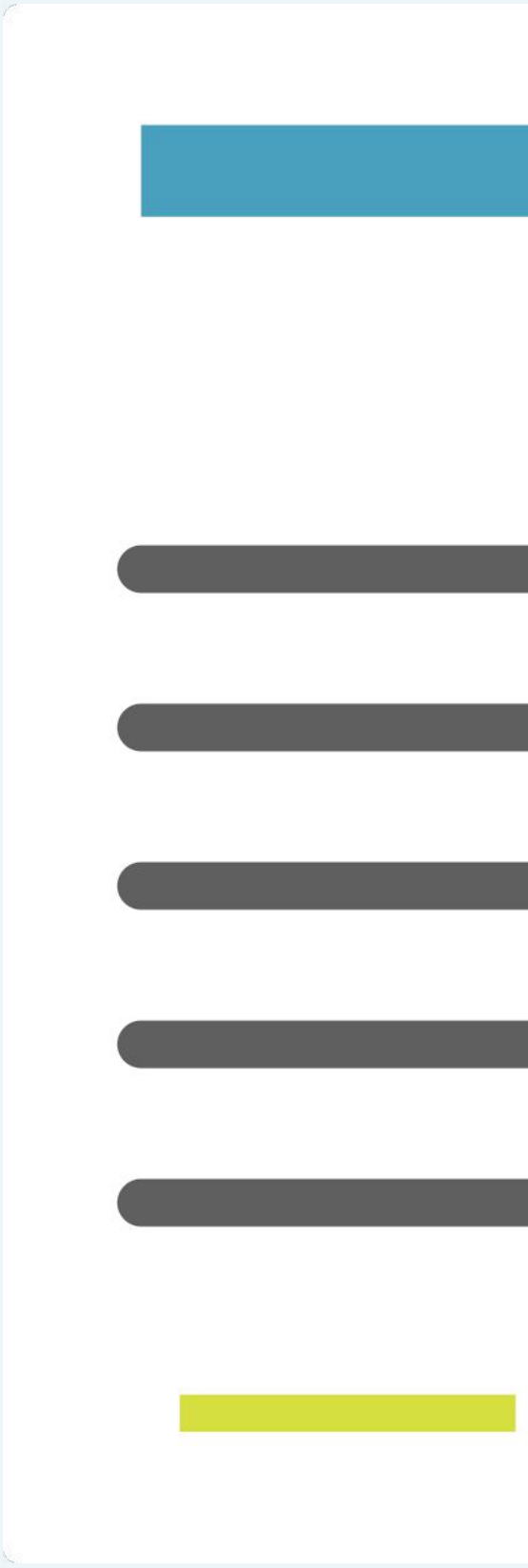
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DOCUMENTATION NEEDS LIST

Below are some of documents you might need to provide when applying for a home loan. Please work with your HFG Licensed Mortgage Professional regarding the documentation needed for your unique loan situation, as you may not need to provide any or all of the listed documents. You may have already been asked for certain documentation or will be receiving a specific list from your HFG Licensed Mortgage Professional – please do provide these requested items as quickly as possible. This list is not comprehensive and you may be asked to provide additional documents throughout the loan process.



Employment/Income

- ☐ Provide most recent paystubs for 1 month
- ☐ Provide W-2's for the past two years
- ☐ Provide all pages and schedules of last two years personal Federal tax returns
- ☐ If self-employed, provide all pages and schedules of last two years business tax returns and corporate K-1's
- ☐ If retired, provide benefit award letter, last two years 1099's, and all pages and schedules of last two years tax returns

Assets

- ☐ Provide **ALL** pages of most recent 2 months statements for accounts used for down payment and reserves if required (checking, savings, stocks, IRA, 401k, etc.). The statements must show your name, account number and the name of the banking institution.

Credit

- ☐ Copy of driver's license
- ☐ Letter of explanation for all credit inquiries within the last 3 months
- ☐ If VA, Certificate of Eligibility and copy of DD214

Property

- ☐ Homeowners Insurance Agent's name, address, and phone number for the subject property
- ☐ If you're retaining your current residence, provide mortgage statement showing taxes and insurance are included in the monthly payment
- ☐ Mortgage statement for all rental properties and second homes (plus taxes and insurance) if not escrowed

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