

STEP-BY-STEP LOAN APPLICATION PROCESS AND GUIDE

My Commitment To You - First of all, I look forward to helping you, even if it means we do not do a loan. My commitment to you is to improve your current situation. That means if, for some reason, the loans available don't do that, then we'll wait until something is available that does

****PLEASE READ THIS GUIDE IN ITS ENTIRETY FOR MAXIMUM SERVICE & UNDERSTANDING****

Part 1 - What to expect and how to ensure a smooth process

1. Please be ready to provide numerous pieces of documentation upfront and sign forms when requested as we go along the process through several departments.
2. The loan application documents listed in Part 2 may be recurring (specifically items #1, #4, #5) meaning, you get new ones weekly or monthly, so I will need your most current one, including ALL pages. Please plan to send them to me regularly.
3. There are from 30-60 people involved in completing and closing the loan/sale in any transaction from refinancing to purchase. No matter the years of experience or number of transactions closed, there can and will be unexpected delays beyond our control. Thank you for being understanding and flexible, should we have any type of unforeseeable delay.

Keep in mind that one delay on your end can trigger a week's worth of delayed time for the lender. Files are addressed at their offices on a first-come, first-served basis, so if your file is found to be missing anything important when it arrives on the underwriter's desk, it will go back to the end of their queue...just like at the DMV.

I apologize in advance for the redundancy. Lenders have reasons for all the things they request. I also thank you in advance for your patience while we work together on your file.

Credit

We will need to pull your credit report to determine the program and pricing at the beginning of the loan application. Even if you have one or know your score, to be compliant, we need to order one through an approved service provider that is specifically for the mortgage loan process.

When you use your credit, having a mortgage lender pulling a credit report and shopping within a 30-day window will not harm your score. Numerous credit report draws over several months, even if you don't do a new loan, can signal to the others there was some problem, which could lower your score. The reason for this is also to prevent fraud. For example, you can't apply with two banks and get two loans and close with the same data without one bank knowing about the other and using it in their calculations. Double-dipping, so to speak.

Following your credit report request, you can expect a flood of calls and emails trying to solicit business from you. This is because the credit bureaus and servicers customarily sell your information. Neither I nor any other mortgage lender will sell your info to any third parties, but no firm regulations prevent these outside bureaus or servicers from doing so at this time. I apologize for the inconvenience and disruptions in advance, and I advise you to stay alert and close contact with me so you know which vendors have contacted you are approved vendors working with me or my offices.

Call me directly to arrange payment for the report. You will immediately get a copy for your records. The fee for running a credit report is \$28.00 for each borrower at the writing of this guide. There may be additional fees if more work is required to improve your credit score or correct errors.



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Application

Once I have received all of the items on the list on page 2 that apply to you, I will be able to help you complete your loan application and shop several lenders on your behalf for the best-priced loan rates and products to meet your needs. We will send you a proposal or loan estimate; they were called GFE for Good Faith Estimate in days of old. Once you are happy with a particular loan product and/or rate, I can email, DocuSign, or hard copy mail, if necessary, your loan application package to sign and return for the DU (Desktop Underwriting) or formal manual human underwritten loan approval.

Pre-Approval

After the loan pre-approval is issued, the lender will send you a notice of disclosure via email (with DocuSign capability) or us mail, and I request that you remain in communication with me about who that lender will be. You will need to respond that you have received said communication from the lender as a dual disclosure measure, usually within two days of receipt.

Appraisal

After the lender orders it, an appraiser will be selected and contact you and/or your agent to schedule an appraisal inspection. You will be charged a fee at the time the appraisal is ordered. Check with processing regarding the exact fee amount. These fees vary from state to state, area to area, and the nature of the property (condo, 4-unit, SFR, waterfront, etc.). Most fees start at \$600, as of the writing of this guide.

Following the appraisal, receipt, and review of title and all other necessary documents will be final approval, then escrow signing, then funding/closing. See Part 3 of this guide for a more detailed outline of this entire process.

Change

Everything is subject to change at the lender's discretion, although I will do my best to stay as close to the original GFE as possible. Another GOOD change in the industry is we have to over quote the cost and rate within but not under a certain margin...meaning you should be getting better than the quote if all goes well, and we can catch a good rate dip to lock-in. No one in the industry can underquote what they can't lock in that day. Locks are also not approved to be locked by the lender in most cases until your loan has been formally approved and is past certain points in the closing process.

Time

An important fact to bear in mind regarding any contracts or documents pertaining to the loan application process: The notation "**time is of the essence**" means ONLY that *you and the other party to the contract* must do your best to meet the dates and times of filing, document provision, etc. Lenders are themselves exempt from these dictates. In other words, move the proceedings along promptly as best you can, but some of these aspects of the process may be out of your hands, so be patient and in close contact with your agent and lender. Agents should also coach sellers to be patient and flexible when buyers are at the mercy of the bank. Banks will do their best, but they can't always rush. Sloppy underwriting is partly to blame for the crash of 08. I have yet to see a seller walk away from a deal within a few days of closing. In 99% of cases, it's not good for anyone, especially the seller, because it starts the whole process over...meanwhile, they keep making mortgage payments for at least 2 months.



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Interest Rates & Fees

Everything regarding this process is subject to change at the lender's discretion, but I will do my best to stay as close to the original Loan Estimate, what was once known as a Good Faith Estimate, or GFE, as possible. Another positive change in the industry is that we must over-quote the costs and rate within, but not under a certain margin. This means if all goes well, you should receive at or better than the quote unless there is a product or lender change, and if we are lucky, catch a good rate dip to lock in. No one in the industry can underquote what they can't lock in that day. Also, in most cases, locks cannot be approved to be locked by the lender until your loan has been formally approved and is past certain checkpoints in the closing process. Based on loan size, fees from service providers such as title, escrow, and an appraisal are a flat fee form tiered. Some items are a flat fee such as credit report, courier, transfer fees etc. Origination, much like realtor commissions, are a derivative or percentage of the loan size directly.

Rate Lock & Time Delays

No one in the industry can underquote what they can't lock in that day. Interest rates are also not approved to be locked by the lender in most cases until your loan has been formally approved and is past certain points in the closing process. So, calling everywhere asking what rates are without an application in the process will typically get you a range, but it has no real value. The loan process usually takes 4-6 weeks, and rates fluctuate daily. There are several steps involved in which we just wait, staying ready to do our part when called on. Never forget: A one-day delay on your end can cause a week's delay for your lender...and your lock! I will assist you as we arrive at each step and make the necessary requests at that time.

Part 2 – Loan Application Checklist

These items are typical for most lenders for most loan transactions, purchases, or refinance. Please review all and send what applies to your situation. Ask me if you aren't sure of something. Depending on the computer-generated loan pre-approval, some items may be added or omitted. Final approval is subject to manual verification by an underwriter after the property is identified and under contract unless it's a refinance.

Application Process

I've been blessed to return to and partner with Allen Cravello, president of ACC American Capital Corporation. He and the team at ACC will be assisting me with closing your loan and take over the majority of communications after a certain point. However, I am always accessible to you, so feel free to reach out.

Please provide the following and include ALL PAGES of each item to help you better qualify for the best program that fits your personal needs. The more complete the file, the faster and often cheaper!

For your application, we will need:

- 1) The most current full month pay-stubs for each borrower, showing year-to-date earnings, include December 31st if you do not yet have your prior year W2 or 1099. Please send these automatically every time you get a new one.
- 2) Last 2 years W2's or 1099 for each employer; from each borrower. Please give dates for each job if more than 1.
- 3) Last 2 years income tax returns, including all schedules (or year-end pay stubs for prior year if return not filed). Please sign page 2 of each tax return.



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- 4) Most current 3 months consecutive bank statements. Please include all pages even if the last one is blank...lenders auditor will hold up funding on this).
- 5) Most current 1 month, quarterly, or annual statement for all retirement & investment accounts such as 401K, IRA, and Annuity. Please include all pages on this; please, again, auditors will hold up closing if all pages are not there.
- 6) Name, address, agent, and phone # for the Insurance Company you plan to use for homeowners insurance. I am also a licensed insurance agent, and although no obligation, I offer this.
- 7) Payment for that appraisal is due when it is ordered and paid via credit/debit card. We collect payment at the time of application, and it will be applied as a credit to your loan closing costs. Costs range from \$450-\$950 depending on property type: jumbo, multi-unit, waterfront, or commercial, \$650 being the average. The lender will select the appraiser as of 4/27/09; we no longer have any contact with appraisers.
- 8) Two pieces of ID are mandatory for each borrower, per the US Patriot Act. A valid driver's license and passport are the most commonly used acceptable forms of identification. SS card, military ID, photo ID, employee badge may also work.
- 9) If you are doing are a refinance, stand-alone 2nd, or FHA Streamline, we need a copy of the existing "Promissory NOTE" from the package that you got at escrow when you closed on the purchase or most recent refinance of the first mortgage to calculate the streamline and verify benefit to you before applying for the loan.
- 10) Original Certificate of Eligibility and DD-214 on VA loans. Also, let me know if you are exempt from the funding fee.
- 11) Other items, if applicable:
 - Last 2 years Corporate/ Partnership Tax Returns (all schedules and all pages)
 - Year-to-date Profit & Loss and Balance Sheet (through most recent quarter)
 - If you are applying for a commercial loan - also a financial statement
 - Business License if self-employed – at some point, a 3rd party verification may be required, such as a letter from CPA.
 - Rental Agreements and rent rolls for all rental properties - lending guidelines require a certain number of month's reserves for each rental, depending on all other client criteria.
 - Divorce Decree - to document debt owed or to show that it is not owed or to document income received from child support (if you wish to include the income received to be considered a basis for repaying the loan). A complete copy of the Divorce Decree and any parenting plan will be required.
 - Condo/PUD: Name, address, and telephone number of contact person for the Homeowners' Association. Master Policy, CC&R's, minutes, resale cert & questionnaire will be needed.
 - Bankruptcy documents if filed in the past 7 years. (Includes CH 7, 11, 13.) Please include all pages and the discharge page if you have it.
 - Please write a page or less explanation letter for any and all credit issues and reason(s). (Ex: divorce, medical, etc.) I will help you go over it. "Reason, Remorse, Response" is the standard structural formula for this letter. Short but to the point helps the underwriter.



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- If you are applying for a construction loan, more detailed information will be needed about the builder later. You can expect to provide a description of materials, contractor's cost breakdown, and builder resume. Depending on the lender, it will more than likely need to be completed on their forms as well.
- If you are buying a short sale, foreclosure, or REO, there may be additional items required, including filling out several forms with mainly the same information for the lender, who is currently the lien holder, in addition to your new lender that we will be getting your new loan with. These can take from 3-12 months to close, depending on liens and volumes.

Part 3 - Loan Application, Pre-Approval & Closing Process

There are several steps involved in this part, and often, we just have to wait and be ready to do our part when called on. I will assist you as we get to each step and make the requests needed at that time. Once we have had a general discussion and I've determined your needs, please start the process by completing #1 below.

Application - Pre-approval Process

- 1) Gather documents and apply.
 - a. Provide everything from the list on page 2 and upload it to the location per my instructions.
 - b. Fill out the online application where it says "[Apply Now](#)". You'll enter some basic contact information and once you click Submit, you will be redirected to Allen Cravello's secure loan application site. Please put your cell phone number in the "home #" spot on the application; this way, escrow will not miss you by calling your home phone number while you are at work.
 - c. Be ready for my call regarding over-the-phone payment for your credit report (typically \$28-55, depending on the borrowers). There may be additional charges from the credit reporting company based on the work involved. Sign and return credit authorization form. The credit card information required for payment of the fee can be given via a telephone call versus in written form (email, post, text, etc.).

2) Pre-Qualification and Pre-Approval

Your loan will receive a pre-qualification first, followed by a conditional pre-approval by the computer DU software, then later, formal approval by a human underwriter once all conditions are turned in such as appraisal, title, 3rd party verifications etc.

- a. It will be analyzed by myself and processing to prepare for an automated underwriting software pre-approval. If the information provided is correct and no guidelines have changed, it will create a preliminary conditional pre-approval for the human underwriter to go off of once we get to that stage. This computer pre-approval is often needed prior to signing around a final offer for purchase. When doing a refinance, it's helpful to determine what things the lender will allow and what other items will be needed. The conditional pre-approval sometimes gives additional instruction that will be needed.
- b. The human underwriter will add or subtract conditions once they see the file. (Generally, add, and that's why we give them what we give them...we don't want to do something that will trigger the need for more things) The human underwriter doesn't see the file until we have (purchase and sale if it's for a purchase) title, appraisal, and any other conditions from the DU automated system. (The efficiency is to have the computer do as much work as



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possible and the human the least but be the quality control, to reduce costs.) *It is worth noting that during this part of the process, many people are baffled that the lender will ask for a piece of information at what seems like the last possible minute. This is usually the first time the human underwriter will have seen this information during the entire process. This also frequently occurs when auditors review relevant material just before documents are sent to escrow.*

- c. Once the human underwritten conditional approval is issued, we need to get exactly what they ask for. In some cases, that's impossible, so I will work with you on what's ok to substitute. Also, *time is of the essence because if you take a day to get it to me...the underwriter may put it back in line behind all the files and won't see it again for several more days.* It's on a first-come, first-serve basis along with volume. Some days, they get 5 new files, and some days 105! This is what causes the timeline issue of how many hours in underwriting.

3) Getting ready for loan documents.

- a. There could be much back and forth at this stage while underwriting signs off on several things from each department, so be available by phone, text, etc., for the next steps leading to your loan documents going over to escrow. This will include time-sensitive documents and disclosures coming to you via email.
- b. One of those things will be contingency removal on purchases. I will go into more detail with you on this if it applies. Feel free to review the Real Estate Notes section at the end of this guide, or visit <https://www.themortgageloanprocess.com/> for more in-depth information.
- c. In the days of old, the interest rate lock was locked when rates were reasonable and could predict a closing timeline. There is a lot more pressure on banks to deliver the loans now, so most have a policy of not allowing locks until we are past this stage of the loan approval process and are ready to issue documents. This prevents the banks from doing work for nothing, which is much more efficient, especially when the client keeps rate hopping. I will be carefully watching rates and will keep you up to speed on when that will occur. If we have time during the purchase and sale process, we will wait for rate improvement, but it's not recommended due to compliance with the terms of the contract and the risk of rate increases. On refinances, we have more control. Once this part is complete, then the clock is running, so we must hurry, or it will cost you money, in rate or fee, or if the lock expires, possibly both. This means you must be available daily to provide necessary items and avoid additional delays.

DO NOT SCHEDULE YOUR MOVING TRUCK UNTIL YOU AND I SPEAK! *There are a lot of moving parts in play at this point in the process, so at the absolute least, you want to be aware of your chosen moving company's policy on rescheduling.*

4) Escrow- signing and then waiting for funding.

At this stage, I have very little control, and we have to wait for the folks in the process to do their part of the job. Again, the critical point for you is to be readily available and check in with me frequently.

- a. Escrow receives the documents from the lender. This is the last phase in the closing process. You will receive a Loan Disclosure via email three days before signing, and this needs to be acknowledged usually the same day (occasionally a two-day acknowledgment period is provided, but this is less common), just when the lender is preparing the final documents for



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- escrow. This is part of the new TRID compliance to give consumers more time to preview, and it's a good idea. So be aware: You want to keep an eye on your email and stay close to your phone. This is where you need to pay attention to details. This is the final proof of the loan you will be getting and where we have time to correct any mistakes. If these Loan Disclosures expire, they must be reissued, causing further delays and possibly fees to you.
- b. Escrow will call and schedule your appointment for signing. You will have 3 days to preview your (in the old days, HUD settlement statement) CD or Closing Disclosure for accuracy and understanding. (There is an additional three-day right of recession only on owner-occupied refinances after signing before the loan funds.) You will not be given such a large time window on purchases because everyone is usually pushing for an early close. Things are done last-minute and in a rush...almost like herding cats! Ensure they have your bank account information for wiring instructions for payment at closing OR if you are getting cashback on a refinance.
 - c. Signing- This is almost the last step. Once you have signed at escrow, be available by phone or email in case a page or two is missing a signature, which is often the case, or the pre-funding auditor needs something else....that day and the next day or two until it funds. (officially closes) SIGNING AND FUNDING ARE USUALLY DIFFERENT DAYS...MEANING YOU CLOSE A DAY OR SO AFTER YOU SIGN. IF REFINANCE, YOUR CASHBACK COULD POST THE FOLLOWING DAY TO YOUR ACCOUNT.
 - d. You may do your wire transfer for your funds to close the day of or after signing but be aware that your bank will need days for the funds to arrive; some take 3, some take 1. Call ahead and find out.
 - e. The funding wire cut-off time for the new loan is usually sometime between 11:00 a.m. to 3:00 p.m., depending on the lender. At funding, the old loan is paid, all loan funds are disbursed per the escrow instructions of whom to pay (banks, credit cards, for example, if you are doing a refinance, service providers such as title, escrow, realtors, appraisers, etc.). Then the final step is the county recorder will record the new lien holder. They usually do this close to 5:00 p.m. the same day.
 - f. Insurance Binder -The loan is essentially complete at the funding step, but some real estate agents get nervous and won't give keys over until recording, mainly due to the insurance policy going into effect at midnight on the day of closing. Meaning 12:01 a.m...the hours before you signed that same day! The trigger is the actual recording document date; however, it can be the actual date on the insurance binder itself! So if they dated the binder the 25th and it closes late on the 27th, you were actually insured the 25th! SO a late close can be a good thing! No need to worry about early occupancy if you check with your agent on that! Also, in the unlikely event, there is an issue at that very short window in time, and the insurance companies get into a dispute over who covers what, E&O insurance (errors and emissions) would kick into effect. Those things would be handled normally by a small claims court. Real estate agents and loan originators job have been completed by closing, so per the law of agency, they are no longer involved. Technically, there should be a lease and tenant policy in place during those few rent-back days in the case of rent back. In 90% of cases, insurance company binders go into effect for the owner, not even aware of the rent back situation. Does it matter? Well, only if there's a problem needing insurance claim payout in that window and the insurance company disputes it. This again would go to small claims court, or E&O insurance would kick in and pay it. The odds of anything happening in



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that few hours or day window? Same as lightning striking. So few and so rare, it's really nothing to worry about unless it happens.

- g. Recording is also the magic time when you're officially the new homeowner (or your refinance is complete). This is the moment when the county recorder puts your name in as homeowner of that property in county records. Congratulations!
- h. You'll want to locate the letter from the lender with instructions for the first payment. The coupon book or statements may come in 6-8 weeks after the loan closes unless you set up an automatic payment.

Part 4: Realtor Notes – Following the Purchase Transaction Online

If you are buying or selling a home, the following is a basic outline of relevant timelines and what you can expect.

Listing/Selling Your Home

- 1) Have a conversation with the real estate agent/broker of your choice regarding your goals, the property address, photos, and improvements since your initial purchase, defects, concerns, timeline, price, where you will be moving once the sale of your old home is complete, and any other expectations.
- 2) The agent gathers data and performs a CMA (comparative market analysis). The seller selects the list price, using the agent's data to achieve favorable results and meet the sales goals established prior. They should also gather the mortgage loan information from you for your existing 1st lien (and 2nd or HELOC if there is one) so they can do a Sellers Net Proceeds Sheet, showing you the final number estimate based on that sale price, that you can expect to walk away with after lenders, fees, taxes, insurance, service providers etc. are paid at close.
- 3) Listing Appointment: This will now usually be done online, but sometimes still occurs in person. You will sign the listing package and review such preferences as sign placement in the yard of the property, key box, showing times, care of pets during showings, etc.

Purchase of a New Home

- 1) Have a conversation with the real estate agent/broker about your goals and expectations, including new home prices, location, desired amenities, etc.
- 2) The agent sets up a search engine with your specific criteria for generating active leads with homes that fit your needs and desires. Often, real estate marketing sites such as Zillow, Trulia, Redfin etc., are NOT advertising an active home that is available, but instead, the intention is to match you up with another agent to help you find a home. Therefore, you should stick with the agent assisting you as much as possible. Most real estate offices subscribe to an MLS (multiple listing service), and they receive and distribute all the same data. Before any decision to buy, you will set up a showing time with the agent; most sellers usually need 24 hours' notice.
- 3) Once you find the home of your choice, the offer is made. The agent will help you draft and present the purchase offer. This may result (albeit rarely) in an accepted first offer, putting you immediately into contract. More typically, there will be a series of back-and-forth offers related to price, terms, closing, etc., until all parties agree to proceed to the next step.
- 4) Inspection – As good due diligence, you should have a pest and structural inspection performed on the property. You want to know as much as possible about the property you are purchasing. If it turns out the property has major problems you do not want to take on, you can withdraw your offer



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based on the inspection results and receive a full refund of earnest money (unless you have waived this). You can also negotiate for items to be fixed or for money off the originally agreed price due to these issues...so long as they are not safety-related that the lender will flag. Normally, the lender does not need to see the inspection report. This usually will only happen if an appraiser calls for it.

- 5) Appraisal – The appraiser works for the bank, not you, to ensure the condition and value of the property, so the bank is fully aware of the risk involved in backing your loan. If the appraiser feels there is a need, they may cite items of safety or code for correction, so long as those citations are within the appraiser's scope. If they are not, the appraiser may recommend further inspection by a professional in a particular field, such as a contractor, electrician, roofer, mold expert, or general inspector. If this is done, the bank will then want to see the inspection report, and they will usually require all items noted to be repaired or brought up to code prior to closing. It is rare for an appraiser to recommend an inspection, but it is possible. If you get into a situation where the work has to be completed, there more than likely will be another fee for a re-inspection, verifying it is done. PLEASE NOTE: HAVE A CARBON MONOXIDE AND SMOKE DETECTOR INSTALLED AND WORKING ON EACH FLOOR BEFORE YOUR APPRAISAL APPOINTMENT, OR I GUARANTEE YOU WILL HAVE ANOTHER INSPECTION FEE BECAUSE THEY HAVE TO COME BACK TO SEE IT IS DONE.
- 6) A Quick Note About Purchasing Condo or PUD Properties – Always read CC&Rs (Covenants, Conditions, & Restrictions), and review all data to see what upcoming assessments for repairs or improvements are on the horizon. You do NOT want a nasty surprise on this going forward.
- 7) A Quick Note About New Construction – A builder will usually offer some sort of guarantee for repairs up to a year, or possibly even longer. Be sure you are aware that such a guarantee is included and its stipulations and limitations.
- 8) A Quick Note About Home Warranty – Warranties are nice to have but not necessary unless agreed to in the contract. Older homes may be a better use of warranty funds because things will eventually fizzle out and need repairs or replacement. Before you decide to purchase a warranty, do a cost-risk analysis yourself. Warranties are helpful in the negotiation of a sale but not always worth extending upon expiration. Find out what your warranty covers, and then make your own decision.
- 9) All Contingencies Removed – At this moment, you are past the point of no return. If your loan then fails, you will forfeit any earnest money in most cases, so in my opinion, you should be sure your loan is clear to close, has passed an appraisal review, etc., before removing all contingencies.
- 10) Signing at Escrow and Closing – This is covered in detail in Part 3. Please review.

In Closing...

You made it! Just think: You'll likely go through this process once in a 5 or 10-year time window. I do it all day long, every day. And I love helping people make their dreams come true.

I apologize if I over or under-explained anything for you over the course of the preceding outline. I've been in the lending industry for more than 30 years, so this information is pretty automatic for me. I will do my best to absorb most of the stress and aggravation behind the scenes in this process, so you don't have to. My team and I will also keep you up to date on what you need to know and when you need to know it, so we won't find ourselves going in circles.

Something else worth sharing with you: Most loan originators or real estate agents you encounter are one or the other, not both. They don't know everything about both industries. In addition to loan origination, I am also a licensed real estate broker, a licensed insurance agent with series 6 & 63 of the securities industry, and the author of a book on the mortgage industry. My book on the mortgage loan



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process was written to improve expectations and make things easier for all involved. I work with an extensive team across the west coast, able to assist in any financial or real estate venture. Exceptional resources, far and beyond the norm, is what you will receive with my services.

Thank you again, and I look forward to staying in touch with you throughout the next several years. I'm always just a call, text, or email away, and I love hearing from you, even just to say hello and catch up on the latest. Thank you also for any referrals you may send my way. I pride myself on being available to you at all hours of the day or night while you are going through this rigorous process, so I spend less time marketing to new potential clients than you might think. People work with who they know, trust, and like. If you encounter a friend, family member, co-worker, or group member, and you feel I have earned the right to ask for their business, I thank you for their referral. Feel free to inform me of their situation or when they are ready and introduce me.

Thank you again, and I look forward to working with you and those you care about.

Stay in touch, and be sure to visit my blog at <https://themortgageprocess.com/>

Respectfully,

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