

\$10,000 CLOSING GUARANTEE™

 **SUCCESS**
MORTGAGE PARTNERS, INC.
NMLS: 130562

We are committed to helping YOU become a homeowner.

That's why we guarantee to close your loan on-time. In the event that you fail to close on a home after you're qualified, we'll pay the buyer \$10,000.*

Success Mortgage Partners Inc.'s (SMP) \$10,000 Closing Guarantee Program is applicable for borrowers who have obtained a pre-approval issued by SMP and is not valid with any other offers. SMP agrees to pay the borrower the amount of \$10,000, if the applicable loan does not close on time, which means on or before the contract closing date due to a delay caused by SMP. The Closing Guarantee Program does not ensure that a borrower's loan closes. The Closing Guarantee Program offers borrowers an opportunity to receive \$10,000 if the applicable loan does not close on or before the contract closing date due to a delay caused by SMP. SMP requires receipt of a valid purchase contract at least 30 days prior to closing to be eligible for this offer. The following products are ineligible: Investment Properties, Short Sales, Down Payment Assistance Programs, Jumbo Loans, Non-Delegated programs, Brokered Loans, Loans with Subordinate Financing, Non-Arms-Length Transactions, Condos, Manufactured Homes and all construction, rehabilitation or similar products. Problems related to the property or any material change in the buyer's financial condition will nullify the guarantee to any party, examples include but are not limited to a low or unacceptable appraisal, property condition, condo project or association issues, change in the buyer's income or employment, change in credit and additional or undisclosed debts. SMP is not responsible for borrower-related delays, such as responding to documentation requests timely. SMP is also not responsible for third-party service delays, such as appraisal delays and discontinuation of a special loan program used to qualify the buyer. This offer is void if there are any material changes to income or assets and material changes are determined by SMP. A minimum 700 credit score is required. Payment under this offer may be subject to reporting for tax purposes. Any party agreeing to receive their Guaranteed Payment from SMP will be required to sign a settlement agreement. Please contact SMP for additional details.

\$10,000*

Give me a call today if you are interested in learning more or if you'd like to know if you qualify for this program.



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5 BENEFITS

of Hiring a Buyer's Agent

1 YOUR BUYER'S AGENT IS YOUR BIGGEST ADVOCATE!

Everything they do is to benefit you and your situation.

2 REAL ESTATE AGENTS KNOW THE MARKET

Local Realtors have intimate knowledge of neighborhoods, schools, amenities, and market trends. This insight allows them to provide valuable guidance tailored to your needs and preferences. They may even have access to off-market properties.

3 YOUR BUYER'S AGENT WILL HELP YOU PRESENT THE STRONGEST OFFER.

Based on market conditions and the property, your Realtor will help you develop a strategic offer approach. This may involve offering above asking price, including favorable terms or adjusting timing of contingencies to make your offer more attractive to the seller.

4 REALTORS HELP TO SPOT RED FLAGS

Agents are on the move and checking out homes regularly. They can quickly recognize the good, the bad and the ugly when it comes to properties.

5 BEING INTRODUCED TO NETWORK SUPPORT TO AID IN THE PURCHASE

A Buyer's agent can refer you to lenders, inspectors and insurance agents that will meet your needs. You'll have an expert team of pros in your corner!



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OWNING VS RENTING



HOW MUCH WILL YOU SPEND ON RENTING...

Current Rent	1 YEAR	5 YEAR	10 YEAR	15 YEAR
\$1,000	\$12,000	\$60,000	\$120,000	\$180,000
\$1,500	\$18,000	\$90,000	\$180,000	\$270,000
\$2,000	\$24,000	\$120,000	\$240,000	\$360,000
\$2,500	\$30,000	\$150,000	\$300,000	\$450,000
\$3,000	\$36,000	\$180,000	\$360,000	\$540,000
\$3,500	\$42,000	\$210,000	\$420,000	\$630,000

in the next 5, 10 or 15 years?

HOW MUCH HOME CAN YOU AFFORD?

Current Rent	Purchase price
\$1,000	\$150,000
\$1,500	\$225,000
\$2,000	\$300,000
\$2,500	\$375,000
\$3,000	\$450,000
\$3,500	\$525,000

These payments are estimates assuming 20% down payment, property taxes and insurance included in payment estimates. This is not a guarantee for loan approval. Actual payment calculation subject to change.

Success Mortgage Partners, Inc. is not responsible for the validity, completeness, and content of the information provided by and/or about the realtor[s].

BENEFITS OF HOMEOWNERSHIP:

- Consistent monthly payments
- Property is an asset that builds equity over time.
- Pride of homeownership and allows you to form roots in your community.
- Builds credit as you make on-time payments.

READY TO GET STARTED? CONTACT US FOR DETAILS!



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DOES \$2,500 IN DOWN PAYMENT ASSISTANCE SOUND GOOD?



- A \$2,500 very-low income purchase (VLIP) borrower credit* that can be used for down payment or closing costs, including mortgage insurance premiums.
- Financing up to 97% loan-to-value (LTV) for purchase of one-unit principal residence (Desktop Underwriter® (DU®) is required for LTV ratios >95%); up to 95% LTV for limited cash-out refi (LCOR) and up to 97% LTV for LCOR transactions in DU when the mortgage being refinanced is owned or guaranteed by Fannie Mae.
- Borrower is NOT REQUIRED to be a first-time buyer.
- Gifts, grants from lenders or other eligible entities, Community Seconds®, and cash-on-hand are permitted as a source of funds for down payment and closing costs.

CALL

NOW

Low down payment As low as 3% down payment for home purchase and refinance transactions.

LET'S GET YOU HOMEREGARDY!

INCOME LIMITS AND APPLICABLE PROGRAM GUIDELINES APPLY.



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Finding The Right Fit

Choosing a mortgage can be a challenge—especially when so many options are available. That's why I'm here to provide you with guidance every step of the way—from selecting a program that fits your unique situation—to getting your new set of keys!

Contact me today:



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Loan Programs

VA

- Standard VA Programs
- VA IRRRL

USDA

- Standard USDA
- USDA Streamline Refinance
- One-Score

FHA

- Standard FHA Programs - 203B
- FHA 203K Rehabilitation Mortgage
- HUD REOs
- FHA Streamline

CONVENTIONAL (FANNIE/FREDDIE)

- Standard Conventional
- Agency High Balance Loan Limits
- Freddie Mac Home Possible
- Fannie Mae HomeReady
- Fannie Mae HomeStyle Renovation
- One-Close Construction

SPECIALTY PROGRAMS

- Jumbo / Non-Agency Loan Limits
- Government Manufactured Homes
- Conventional Fannie Mae Manufactured Homes
- Conventional 1x Close New Construction
- Non-Warrantable Condos
- Non-QM / Alternative Lending

ADDITIONAL LOAN PROGRAMS

- Land Loans
- Commerical
- Down Payment Assistance Programs
- 1099/Bank Statement Programs

Information as of December 2021. Availability and eligibility may vary. Contact your SMP Mortgage advisor to learn more. Commercial is only available in the the following states: AZ, CA, CO, ID, NV, OR, TX, UT, WA.



Enjoy lower mortgage payments for up to two years with a Temporary Interest Rate Buydown Plan

In a temporary buydown, initial mortgage interest rates can be lowered in exchange for a cash deposit (usually provided by the seller or other interested party).

1-0 BUYDOWN PLAN

1% lower rate for the first year

2-1 BUYDOWN PLAN

2% lower rate for the first year
1% lower rate for the second year

Give me a call today if you are interested in learning more or if you'd like to know if you qualify for this program.



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20% Down? *Not with These Mortgages*

A low down payment loan could be the key to your new home! People often think they need a down payment of 20% to secure a home loan. The truth is, there are several loan programs that allow borrowers to make a down payment of as little as 0%!

0% VETERANS ADMINISTRATION (VA)

- 100% financing for eligible veterans and U.S. military personnel
- Assistance with borrower debt and closing costs is permitted
- Limited closing costs

0% U.S. DEPARTMENT OF AGRICULTURE (USDA)

- No down payment required, flexible credit and underwriting terms
- Not limited to first-time homebuyers
- Property must be in an eligible area

3.5% FEDERAL HOUSING ADMINISTRATION (FHA)

- Down payment and other gift funds permitted
- Flexible credit review
- Fixed rates

ALSO AVAILABLE

- Conventional financing with down payment as low as 3%
- State-specific down payment assistance programs
- Seller assistance with closing costs on some programs

A home is generally the largest investment most people make—invest wisely with an affordable down payment loan. **Contact me today to learn more about what options may be available to you!**

*** Add to Disclaimer: VA loans do not require mortgage insurance, but are subject to an upfront funding fee based on the loan value.



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HOW IS MY FICO SCORE DETERMINED?

UNDERSTANDING WHAT FACTORS AFFECT YOUR FICO SCORE IS AN IMPORTANT FIRST STEP TOWARDS IMPROVING IT

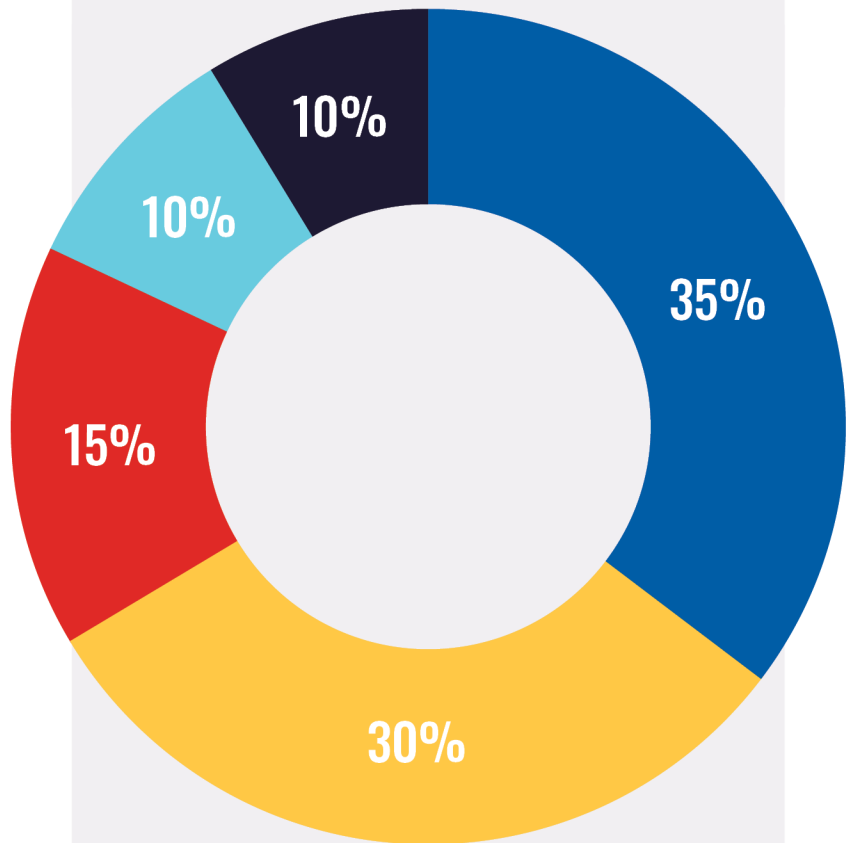
There are 5 factors that determine your FICO score:

1. Payment history
2. Amount owed
3. Credit length
4. Types of credit
5. New credit

However, if you're looking to improve your score, it's best to start with the higher percentages, as they will have a bigger impact. **Let's connect to talk more about navigating your finances and getting you on the path to your new home!**



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**Please consult with a qualified credit counseling agency for credit advice.*



FIRST-TIME HOMEBUYER? LET'S BREAK DOWN THE LOAN PROCESS TOGETHER!

Don't let doubts about obtaining a loan prevent you from searching for your first home!
Let's break down the process into 3 steps:



1

APPLYING

We'll start with a pre-approval to determine an approximate loan amount. Once you find your new home, we'll begin collecting required documentation and discuss the features of your loan (such as proposed mortgage payment and how much cash you'll need for closing).

2

UNDERWRITING

Next, an underwriter will review your application, as well as the appraisal, to determine if your loan can be approved. There may be a few conditions to satisfy before we're clear to close—but you and I will work together to address them.

3

CLOSING

Then you will meet with the title company (or attorney) to sign the closing documents and receive the keys to your new home!

IF YOU'RE READY TO TAKE THE FIRST STEP TOWARDS A HOME OF YOUR OWN, I'M READY TO HELP. **CONTACT ME TODAY TO GET STARTED!**



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1 Review your credit report

Your credit score is affected by a number of factors. So knowing what's on your credit report will help you figure out exactly where you stand. Your credit score can give you a general sense of your creditworthiness. But your credit report can offer much more detail.

2 Pay your bills on time

Paying all your bills on time may be easier said than done. But your payment history is a main driver of your credit score. And negative information in your payment history—like missed or late credit card payments—could affect your credit score for years. Missing payments could have other consequences too, like late payment fees.

3 Catch up on overdue bills

If you have bills that weren't paid on time and are past due, you'll want to get caught up. And if you've fallen behind on your credit card payments, there are several steps you can take to get caught up again.

4 Keep some of your credit available

How much of your available credit you use is also called credit utilization. This is important, since keeping your credit utilization below about 30% can show you're managing your credit responsibly and not overspending.

5 Stay on top of your progress

As you work on building up your credit score, consider getting a credit monitoring tool. You can use your current credit card apps to give you a good idea of where you are... You'll get alerts when there are meaningful changes to your TransUnion credit report. And you can always see your VantageScore® 3.0 credit score to keep an eye on your progress.

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To help build your credit score

Contact me to learn more, and get on the right track to improved credit!



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