

GARRETT MASTER

Your Home Loan Expert

National mortgage lender PrimeLending is a name that's been known for strength, stability and commitment to customer care for 30 years. We are committed to helping our customers navigate the home financing process and achieving their dreams of homeownership. PrimeLending's product mix includes purchase, refinance, cashout refinance, renovation financing, lot loans and construction financing.

Garrett is a Team Loan Originator on the Mortgage Ninja Team at PrimeLending - a team that was ranked "Top 1% Mortgage Originators in America" by Mortgage Executive Magazine. Garrett and his team strive to deliver a personal experience focusing on face-to-face interaction. His tailored loan presentations showcase product diversity and an understanding that when it comes to home loans, "one size DOES NOT fit all".

Garrett has been married to his wife Lindsey since 2014 and has two children, Levi and Bennett. Garrett serves as a volunteer leader for Young Life where Lindsey is on full-time staff. They are passionate supporters of Hope International, WorldVenture, and His Voice Global. Make sure to connect with Garrett to find out more about these organizations that change lives.



THE PRIMELENDING MORTGAGE PROCESS

1. PRE-QUALIFICATION*

This important first step lets you know how much you're prequalified for, so you can stay within your home buying budget.

2. SUBMITTING PAPERWORK

Additional paperwork is often needed to streamline the process, such as two years of W2's, two months of bank statements and one month of paystubs.

3. FINDING YOUR HOME

Keep your pre-qualification range in mind while you search. When you find a home, remember closing costs, seller concessions and loan length are all important.

4. HOME APPRAISAL

An appraisal is required to verify the value of the property to ensure you're not overpaying for your potential new home

5. GETTING INSURANCE

Most mortgage lenders require home insurance that covers fire and other hazards, such as floods. Some loans also require mortgage insurance if your down payment is less than 20%.

6. LOAN PROCESSING

We package all final documents and send to our processing department for review and approval. Your details are then sent to underwriting to ensure everything is complete.

7. UNDERWRITING

An underwriter will look over your loan application from start to finish. They will see if any additional information is required and then make the decision to approve your loan.

8. CLOSING & FUNDING

With the underwriter's approval and all documents submitted, the packet is sent to the attorney or title company to be signed, funded by PrimeLending, and filed for records

Save Time Gathering Financial Documents: PointCert

PrimeLending utilizes a highly secure web-based platform called PointCert that allows us to securely collect most of your personal information directly from the source (banks, tax service providers and payroll providers) within a few minutes. This service streamlines one of the most challenging and time consuming parts of the application process.

DO'S AND DON'TS OF THE MORTGAGE PROCESS

We've been guiding homeowners through the home loan process for more than 30 years. During that time, we've learned how to help our customers avoid mistakes that could jeopardize your loan application. Here are some tips to help make sure everything goes smoothly.

Do

- Notify us if your salary or other compensation changes from what is noted on your loan application.
- Inform us if your address changes from what appears on your original loan application.
- Obtain homeowner's insurance with minimum coverage equal to the amount of your total loan or the replacement value of the house.
- Keep documentation ("paper trail") on any large deposits into your account: copies of all paperwork necessary to prove a financial transaction, including all checks, deposit slips, loan paperwork, forms to liquidate assets, etc.
- Notify us if you move funds from one account to another. Provide a "paper trail" on all transactions

Don't

- Acquire any additional credit lines or make any large purchases on existing credit.
- Buying a car or buying appliances for your new home will change your debt-to-income ratios.
- Change jobs. A change in compensation may affect your ability to qualify. Lenders may verify employment on the day of closing as a quality control check.
- Co-sign with anyone to obtain a line of credit or make a purchase. It will show up on your credit report as an additional debt.

Garrett Master - Team Loan Originator NMLS: 2003909

Direct: 346. 206.5117 / Cell: 214.497.6725

E-mail: garrett.master@primelending.com / Apply Online www.MortgageNinja.com

9720 Cypresswood Drive, Ste 450 Houston, TX 77070