

Our Homeowners Guide to Financing

PEOPLES
HOME EQUITY

MORTGAGE LENDING

THE JASON FOX
HOME LOAN GROUP


Peoples Home Equity, Inc. NMLS#63371



Jason Fox - Sr. Mortgage Adviser NMLS # 179208
240.367.9525 | Jason@JasonFox.Mortgage
jasonfox.mortgage

©2017 Peoples Home Equity, Inc. NMLS # 63371
164 W Main St Ste A, New Market, MD 21774



YEA, WE PUT OUR MONEY WHERE OUR MOUTH IS



1 Buyer On-Time Closing Protection

We are so confident in closing your loan on or before the closing date that we will issue a \$500 closing credit, solely from our delay.

2 Seller On-Time Closing Protection

We will close the loan on or before the closing date or we pay the seller a \$100 per day closing credit.



Do you have our Mobile App?
(See Back Panel for Details)



3 Deposit Protection

Under the same closing protection, we will also reimburse you for any lost Earnest Money Deposit up to \$5000.

4 Agent Protection

When we issue a fully underwritten approval and are unable to close your transaction solely from our error, we will pay up to \$1000 for related inspections, appraisals or relocation expenses you have incurred.



1-This Guarantee applies to purchase loan applications received by PHE after February 15, 2017, and this agreement shall expire on February 15, 2018. 2-This Guarantee will apply only if there are no material changes in the borrower's application or credit status from the date of preliminary credit approval through closing. Material changes include changes in underwriting guidelines, the loan amount or loan product, loss or change of employment or income, undisclosed liabilities or increases in debt, fraud, misrepresentations or material omissions in the loan application and supporting documents. 3-This Guarantee only applies to home purchases funded by PHE using conventional, high balance (non-jumbo), FHA and VA loan programs for one to four family dwelling units only and excludes second liens, refinance loans, renovation loans, non-purchase money home equity lines of credit, brokered loans, jumbo loans, loans involving short sales, or any other purchase contract that requires the approval from a third party (e.g., a lender, relocation company, etc.). 4-If PHE does not proactively provide any credits or payments required under the Guarantee, you must request the funds within thirty (30) days from the triggering event. Any payment made under the Guarantee will be reported to the IRS on Form 1099-MISC. Please consult your tax advisor regarding any tax implications. 5-PHE employees and their immediate family members are not eligible to participate in the program. 6-The Guarantee is not a commitment to lend; it is not transferable or assignable; and PHE reserves the right to amend or terminate this Guarantee at any time except as to qualified home purchasers with submitted applications prior to the date of the amendment or termination. 7-All payments made under this Guarantee shall be the only recourse and obligation of PHE under this Guarantee. Any other indirect, special or consequential damages due to PHE's failure to close a loan, timely or otherwise, are hereby disclaimed. 8-The closing days are business days, and shall commence under the On-Time Closing Protection when: (a) consumer indicates an intent to proceed; and (b) consumer submits to PHE all of the documents required by PHE to close the loan in the specified closing. PHE is not liable for delays ("Delays") which are caused by events beyond the control of PHE which prevents PHE from complying with any of its obligations under this On-Time Closing Protection program, including but not limited to, delays caused by the consumer or other third parties. Accordingly, this On-Time Closing Protection is not enforceable if such Delays occur and the loan closes after the contract closing date.



Jason Fox

Sr. Mortgage Adviser NMLS # 179208

240.367.9525

Jason@JasonFox.Mortgage

jasonfox.mortgage



CLIENT CONCIERGE SERVICE

We are ALWAYS available for you | 7am to 7pm, 7-days per week

***How We Close in 21 Days, GUARANTEED!**

*15 Days on Conventional Loans, 20 Days on qualified Jumbo Loans

PHASE ONE *Your Personal Concierge from Application to Processing*

Let's Get Started! We have an amazing, experienced team member readily available to help you through the application process. Your assigned Loan Partner will be **your single point-of-contact** for any questions or concerns about your Conditional Loan Approval.

PHASE TWO *Our Processing Team is here for you from Contract to Close*

Whether you're Purchasing or Refinancing, our processing team is here to answer all of your questions during the entire loan process. Backed up by our Home Purchase Protection Guarantee!



Throughout this process you may have an urgent question or scenario you want to talk about... *So who do you call?*

I am readily available to oversee the entire loan process.

THE JASON FOX
HOME LOAN GROUP

Peoples Home Equity, Inc. NMLS#63371



Jason Fox

Sr. Mortgage Adviser NMLS # 179208

240.367.9525

Jason@JasonFox.Mortgage

jasonfox.mortgage

PEOPLES
HOME EQUITY
MORTGAGE LENDING

OUR BUSINESS PARTNERS EXCEL WITH OUR SUPPORT

PERSONAL COMMUNICATION

We stay accountable

- 7-day per week personalized service (not banker's hours)
- Same day Conditional-Approvals
- Video messages and market updates
- Weekly updates during the entire process of the loan

OPEN HOUSE SUPPORT

We assist you with

- House flyers & payment options
- Food & beverage coordination
- Single-property websites for listings
- Event planning

MOBILE APP

Calculate loans and get Pre-Qualified from your mobile phone

- Calculate loans for: FHA, VA, Conventional, Purchase or Refinance
- Scan and send RPA's, 1003's, Taxes, W2's at anytime, anywhere!
- Request a Conditional-Approval from the app
- Share the app with your buyers



Download your App today!

Installation is quick and easy on iOS or Android mobile phones. Simply go to your app store and download our Mobile App Calculator.

INDUSTRY EDUCATION

We help you succeed

- Relevant topics-of-interest to grow your business
- Share ideas and questions with industry peers
- Learn marketing techniques, best practices, new technologies
- Professional coaching sessions with worksheets and presentations

RATE PLUG

Sell your listings faster

- Close transactions faster by using the FREE Rate Plug MLS widget
- Give clients access to real-time housing payment options specific to each listing
- Show real-time mortgage payment and product info for your listings, sent to you via email

IN-HOUSE MARKETING SUPPORT

We help create it for you

- Customized programs
- Events, Mailings, Promotional Materials
- Entire process management
- RESPA-compliant invoicing



THE JASON FOX HOME LOAN GROUP

Peoples Home Equity, Inc. NMLS#63371

Jason Fox

Sr. Mortgage Adviser NMLS # 179208

240.367.9525

Jason@JasonFox.Mortgage

jasonfox.mortgage



WRITE THE WINNING OFFER! WITH OUR 21 DAY CLOSE GUARANTEE*

Stand apart from multiple offers and cash buyers with our Quick Close Guarantee.
Write an offer of any closing date that makes you feel comfortable.

Program Details

- In-House Processing, Underwriting, and Same Day Funding
- Direct Lending: Conventional, Jumbo, FHA/VA, and Specialty Products
- Competitive Rates and Cost Options
- We Work With You to Create Your Perfect Loan Program
- 24-Hour Conditional-Approvals

THE JASON FOX HOME LOAN GROUP



Peoples Home Equity, Inc. NMLS#63371



21 DAY QUICK CLOSE GUARANTEE



Jason Fox

Sr. Mortgage Adviser NMLS # 179208

240.367.9525

Jason@JasonFox.Mortgage

jasonfox.mortgage



THE JASON FOX
HOME LOAN GROUP



Peoples Home Equity, Inc. NMLS#63371

LOAN CHECKLIST

For all home loan applications

- _____ Acceptable ID (Copy of drivers license, ID, Passport or H1 work Visa/Green-card).
- _____ Paycheck stubs for the last 30 days.
- _____ Last 2 year Federal Tax returns, all schedules, W2's, (ALL PAGES).
- _____ Full copies of your last two months' Bank Statements, (ALL PAGES).
- _____ Copies of the most recent account statements for any Retirement Accounts, 401(k) plans, Mutual Fund accounts and/or IRAs, (ALL PAGES).
- _____ Contact info for your Homeowner's Insurance.

You may or may not be required to provide one or more of these documents

- _____ If you're self-employed: two years of Personal & Business Returns, YTD Profit & Loss Statement / Balance Sheet.
- _____ If you've ever declared bankruptcy: copies of all Bankruptcy Discharge papers.
- _____ If you've already made an offer for a home: copy of Signed Real Estate Contract.
- _____ If you've recently sold your previous home: Settlement Statement from sale of home.
- _____ If you pay child support or alimony: Child Support Payment info, copy of Divorce Decree and/or Separation Agreement verifying how much you pay or receive each month.
- _____ If you have: Current Mortgage Statement, Insurance, HOA Statements.
- _____ If you're applying jointly: each applicant must provide necessary documentation.

If you're applying for a VA Loan

- _____ Certificate of Eligibility from VA.
- _____ Copy of Form DD 214.
- _____ Name & contact of your nearest living relative.

THE DO'S AND DON'TS OF A HOME LOAN

DO'S

- DO continue paying off debt** - help keep your debt ratio low!
- DO explain any credit blemishes and credit inquires** - help get your mortgage approved!
- DO submit all items requested by Loan Officer within 24 to 48 hours** - get your loan closed on time!
- DO provide documentation for the sale of your current home** - (e.g. sales contract, closing statement, etc.).
- DO notify your Loan Officer if you plan to receive gift funds for closing costs** - FHA requires proof of a long-standing relationship.
- DO notify your Loan Officer of any changes in employment or marital status** - (e.g. change of employer, recent raise, transfer, change of pay stubs, divorce, marriage etc.).
- DO research and choose a homeowners insurance company and program** - obtain them no less than 5 days prior to closing. Review your insurance documents to insure your mailing address and property address are the same when purchasing/refinancing your primary residence.
- DO notify your Loan Officer of any special circumstances with your closing** - (e.g. utilizing a Power of Attorney, sending closing documents to you at a location other than the title company).

DON'TS

- DO NOT make major purchases prior to closing** (e.g. new car, furniture, appliances, electronics, etc.) - This may impact your ability to qualify!
- DO NOT attempt to open or increase any liabilities including credit cards, signature loans, etc. during the loan process.** - This may impact your ability to qualify!
- DO NOT change jobs/employer without inquiring about the impact this change would have on the approval of your mortgage.**
- DO NOT obtain and/or deposit unusually large sums of money without proper documentation within 60 days of closing** - FNMA/HUD guidelines require documentation as to the source of these funds (e.g. copy of bonus check, copy of insurance settlement, gift letter, etc.).
- DO NOT close, open or transfer any asset accounts without acquiring the proper documentation required for your loan file** - if you transfer all the funds in your stock account to your savings account, then documentation is required.