

Welcome to **HOMEBRIDGE**

PRE-APPLICATION PACKET



NIKI CAMPBELL

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Niki is licensed to originate home loans in the following states: OR, WA, CA, TX, FL, TN, AZ, NV, NC, VA



KEVIN CAMPBELL

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SIERRA EDDINGTON

Licensed Loan Partner

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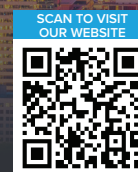


Homebridge Financial Services, Inc.; Corporate NMLS ID #6521 (www.nmlsconsumeraccess.org); 194 Wood Avenue South, 9th Floor, Iselin, NJ 08830; (866) 933-6342. Branch Address: 7 Crater Lake Avenue, Suite 7A-C, Office C, Medford, Oregon 97504. Branch NMLS #2223758. Loans are currently being closed and committed at the expressed rates, however these rates may change or may not be available at the time of your interest rate lock-in, commitment or closing. All loans must satisfy company underwriting guidelines. Interest rates and Annual Percentage Rates (APRs) are: based on recent market rates, for informational purposes only, subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value ratio, credit score and other factors. Terms and conditions apply. Additional loan programs may be available. This is not an offer to enter into a rate lock agreement under MN law, or any other applicable law. Call for details. 11/2020. 0222-10029 LR2022-10000



homebridge[®]

THE CAMPBELL TEAM



Niki and Kevin Campbell are dedicated mortgage professionals driven to take care of customers in what is more than likely the biggest investment of their lives. They do this by ensuring their customers are fully informed and comfortable while providing a diverse line of loan solutions to fit their clients' unique needs.

Needs that may include:

- ✓ **FIRST-TIME HOME PURCHASES**
- ✓ **CONSTRUCTION-TO-PERMANENT LENDING**
- ✓ **SECOND-HOME/INVESTMENT PURCHASES**
- ✓ **MORTGAGE REFINANCING**
- ✓ **FEDERAL LOAN ACCESS (VA, FHA, USDA)**
- ✓ **PORTFOLIO PRODUCTS**

The Campbell Team aims to help their customers meet their home finance needs while building longlasting friendships through responsive and dedicated service. With over 15 years of mortgage industry experience and a solid reputation for integrity within the communities they serve, this husband-and-wife team has the expertise to spot and resolve issues before they become roadblocks. This experience counts more than ever in today's competitive market.

CONTACT NIKI AND KEVIN TODAY TO PUT THEIR PASSION AND SKILL TO WORK FOR YOU!



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STEPS TO FINANCING YOUR

New Home



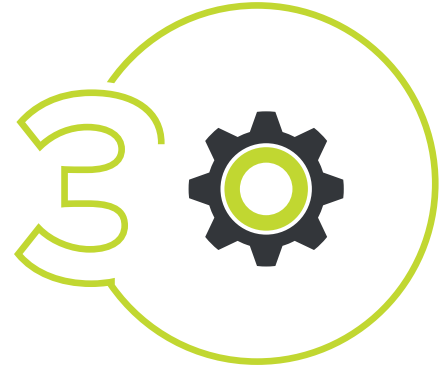
APPLICATION

Complete financial profile via simple online application or over the phone.



PRE-APPROVAL

Basic financial information provided to your Mortgage Loan Originator to design a plan that meets the Buyer's financial goals.



PROCESSING

Validation of all personal and financial documentation and appraisal ordered.



UNDERWRITING

Detailed validation of all information and including additional documentation requested if necessary and final conditions of closing identified.



APPROVAL

Final approval issued and closing documents prepared.



CLOSING & FUNDING

Closing Disclosure and closing package sent to Settlement Agent. All documents reviewed and signed. Loan funds!

Ensuring you have a great loan experience is our priority. My team will work closely with you each step of the way to make the process simple, transparent and easy. and signed. Loan funds!

CALL ME TODAY TO GET STARTED!

WHY A *Pre-Approved* MATTERS

The first, and arguably, the most critical step in financing a home is the pre-approval. Provides us with a handful of required documents that give us the complete financial picture and can better help clients get a loan that will close.



STRENGTHEN YOUR CLIENTS' OFFERS

Your clients' offer is only as good as its financing. A pre-approval tells the listing agent that your client is serious about purchasing the home and has the money to back up their bid.

In addition, when looking through offers, they may compare pre-approval amounts and other financing details to determine which offer is more likely to close. A lender who can provide a strong pre-approval gives your buyers the edge, and that's the Campbell team.



RATE LOCK, WHILE THEY SHOP

As rates continue to rise from the last two years of historic lows, we offer your clients a way to get the rates they want without rushing the purchase process. The Homebridge Lock & Shop program means that buyers can:

1. Lock their rate for up to 360 days* while shopping for a home
2. Exercise a one-time float down within 60 days of closing**

*Rate sheet pricing applies. If the lock needs to be extended, Homebridge rate extension fees may apply.

**The one-time float down is available for borrowers with a lock period of one hundred twenty (120) days or greater. This program requires an upfront fee and a rate add on. Homebuyers can exercise a one-time float down within 60 days of closing. The new rate is based on the rate sheets on the date that the homebuyer elects to execute the float down.

LEARN YOUR

Financing Options

COMMON MORTGAGE LOANS

While there are countless mortgage programs for almost any financial situation, these are some of the most common. After our initial conversation, we will make recommendations on what loan makes sense for you, while also educating you on their ins-and-outs of each program so you can feel empowered to choose the right one for you.



GOVERNMENT LOANS PROGRAMS

Loans backed by a department in the federal government

- FHA – Federal Housing Administration
- VA – Veterans Administration
- USDA – United States Department



CONVENTIONAL LOANS

An umbrella term for loans not backed by the federal government.



JUMBO & SUPER JUMBO

For loan amounts beyond conventional loan limits.



RENOVATION LOAN

An affordable loan that funds home repairs and improvements.



SIMPLE ACCESS

A Homebridge suite of loans for non-traditional buyers, which offers funding without W2s or tax returns.



CONSTRUCTION:

Financing the construction and purchase of your home with one loan.

**START
YOUR**

Homebuying Journey **TODAY**

Pre-approval is the first, and possibly the most important step in the homebuying process. We will help you understand your current finances, the loan programs and options you have, decide on a budget that you can afford, and help you walk into open houses with confidence that you can put in a competitive offer on the home of your dreams.

TO GET STARTED, WE'LL NEED:



2 YEARS OF TAX RETURNS



2 YEARS OF TAX RETURNS



1 MONTH OF PAY STUBS



1 FORM OF OFFICIAL GOVERNMENT ID



2 RECENT BANK STATEMENTS

A close-up, slightly out-of-focus photograph of a woman's face with dark, curly hair, serving as the background for the text.

Shopping

FOR A MORTGAGE

UNDERSTAND POINTS

A “point” is considered pre-paid interest. It’s a fee equal to 1% of the loan amount. For example, if you pay one point for a \$150,000 loan, the cost for points will be \$1,500. If you pay two points, your total cost for points will be \$3,000.

The more points you pay, the lower your rate will be. You can lower this interest rate if you have the funds to pay at closing. With this in mind, you need to consider points when comparing interest rates.

OTHER FEES

You also should investigate other fees that may be involved, such as origination fees, application fees, closing costs, and any other fees associated with the loan. Additionally, find out what the Annual Percentage Rate (APR) is.

The APR is higher than the interest rate because it is the total finance charge on the loan amount, spread out over the length of the loan,

RATE SHOPPING

If you want to shop rates, you must call all the lenders on the same day, because rates typically change daily. Ask each lender for the same type of loan, the same term, the same points, and the same lock-in period.

The lock-in period refers to the amount of time between when you lock your rate and when you close on a home. This is important, as the shorter lock-in scenario (10, 15, 30 days to closing) typically earns a lower rate than a

longer lock-in date (45, 60, or more days to closing). Even if you are shopping and don’t know the closing date yet, make sure the quoted lock-in period is the same.

LOAN ESTIMATE

A Loan Estimate is a written breakdown of the rate and fees associated with the loan rate you have been quoted, and will give you a clear estimate of how much you may need to bring to the closing table.

QUESTIONS TO ASK

With this knowledge, you will be able to ask educated questions of potential lenders and show them that you are a savvy homebuyer. More importantly, you will have an in-depth understanding of the figures potential lenders present to you.

Here are some general guidelines for getting the most information while you shop:

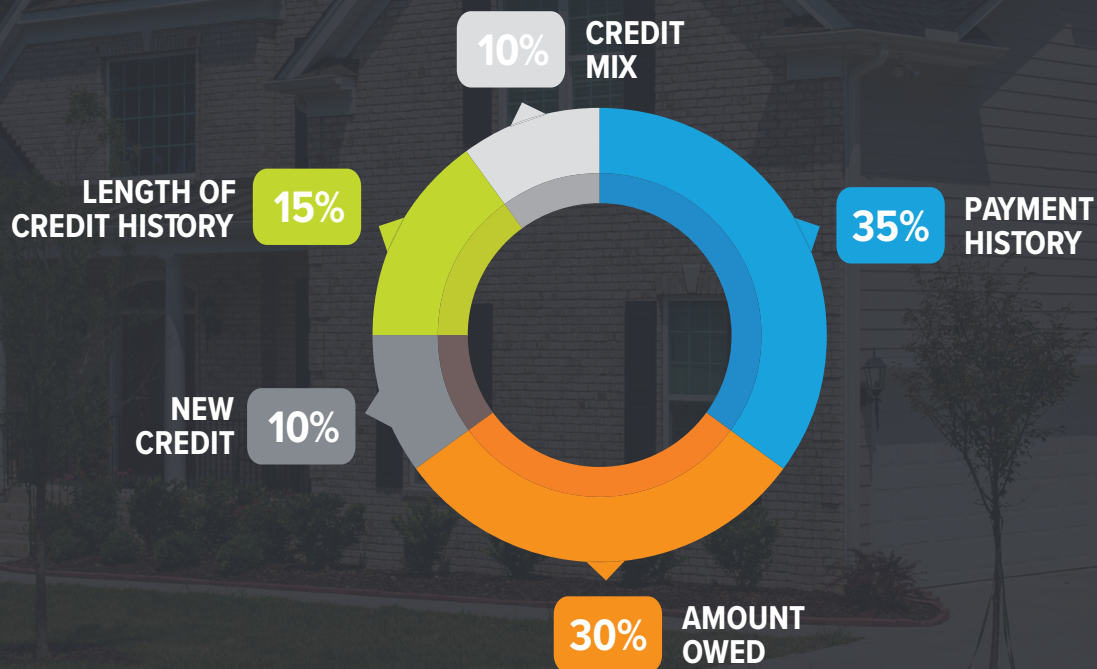
- How long is the quoted rate good for?
- When can you lock in upon application or approval?
- How many points are involved?
- Is there an origination fee, and if so, how much?
- What are the closing costs?
- What is the APR on the loan?
- Could I please have a Loan Estimate?

Of course, any quote is only as good as the lender who gave it to you. It’s vitally important to find a trustworthy and dependable loan officer. Be wary of a rate that seems too good to be true - It usually is!

WHAT'S IN A *Credit Score*

Your credit score is one of the most important factors in qualifying for a loan. Take a look at what affects your credit score and how you can improve it.

FACTORS THAT AFFECT CREDIT SCORES*



CREDIT TIPS

- Stay current – Pay your bills on time
- Avoid carrying a balance that's over 50% of your limit on each card*
- Get your hands on your credit report - This will help you be aware of any issues and we will work together to solve them, at the right time
- Buying a car, or applying for any type of financing, can put a dent in your credit score. It's best to avoid big changes to your finances right before a home purchase
- Plan way ahead – Get ahead of the game by discussing your financial plans with a experienced professional Mortgage Loan Originator, then try to lock up your credit cards until your credit score has been checked

*Source: Forbes.com
MyFico.com

MORTGAGE

Myths

When looking to purchase a new home, there is so much information about the process that it's hard to know what to believe. That's why it's so important to separate fact from fiction when it comes to the homebuying process.

Here are the top three mortgage misconceptions - and the facts about them - that you may encounter as you consider financing a new home.

CREDIT SCORES

MYTH: Poor Credit scores stay with you forever.

Actually, credit scores change each month. A late payment in the previous month can seriously affect your score, but if you make all subsequent payments on time, each month your score will improve. There are many factors that affect your credit score, something your loan officer can discuss further with you.

MORTGAGE COSTS

MYTH: Lenders get you with "upfront" fees.

Most reputable lenders will provide you with no-cost pre-approval while you're shopping for your home. Typically acceptable upfront fees include Property Appraisal and Credit Report. The only money we collect upfront is to cover necessary third-party costs, and if you paid more than the actual cost of the services, the difference is credited back to you on the settlement sheet.

HOUSING AFFORDABILITY

MYTH: you need a 20% down payment to buy a home.

Several loan products allow you to purchase a home with only a 3.5% down payment - or no down payment at all! Agencies that offer such loans include Federal Housing Administration (FHA), the Department of Veterans Affairs (VA) and the United States Department of Agriculture (USDA). Many state housing agencies allow borrowers to receive cash assistance for down payments as well. Please note that most mortgage lenders will require additional mortgage insurance if the down payment is less than 20%.

SEE WHAT OUR CLIENTS ARE

Saying

"Niki was warm and friendly and took time to explain every step of the mortgage experience. I will recommend Homebridge and Niki Campbell to anyone seeking financial assistance!"

“

Linda W.

"The Campbell Team has always been there! Regardless of which state they happened to physically be in during the time we were searching for a new home, the team was always able to assist. Whether it be through phone calls, emails or sending out a team representative, they were always available. My wife and I have purchased two homes and sold one over the last 4 years, one of which being our first home purchase together. With a growing family, the Campbell team has made buying and selling an absolute breeze."

“

Anthony C.

"Niki is an excellent Mortgage Lender. She's knowledgeable with new construction loans as well as traditional loans for purchase or refinance. When anyone asks me for a recommendation for home loans in San Diego, Niki is my first and only stop,"

“

Saied A.

"Niki is very knowledgeable and gave my husband/I ample information and guided us to make the best decision that met our needs. She is reliable and trustworthy, which is hard to come by."

“

Tabia W.