



MOVE FORWARD WITH YOUR **HOMEBUYING PLANS**

WITH JASON GRAVELLE

Homebridge[®]
GRAVELLE GROUP

KEEP YOUR GOALS AT THE heart OF YOUR HOMEBUYING

With over 26 years of mortgage experience, I am a local, trusted mortgage professional with established roots in the Braintree area. We are committed to providing unique financial solutions to each homebuyer and facilitating a smooth, stress-free homebuying experience to help you feel confident in your decision to buy a home or refinance an existing loan.

We worked with Jason when buying a home and again this year to refinance. Jason made what could have been super stressful processes into simple process. He quickly answered every step we had along the way and made everything easy to understand. I highly recommend working with him and his team!

- *Brittany M.*

Our experience working with Jason at Homebridge Financial was exceptional. Jason and his team handled both our initial loan process and shortly after, our re-fi. Throughout both, Jason was responsive, explained how things would work, and in a way that we could easily process and make decisions from. His team was friendly, professional, and thorough. We felt we were in good hands from start to finish.

If you're in need of mortgage loan assistance, we would highly recommend contacting Jason Gravelle at Homebridge Financial.

- *Brendan F.*

I have both purchased a home in Braintree, and also refinanced the same home in the last 12 months. I used Jason for both the purchase and refinance and could not be happier with the results. He and his team are prompt, professional and extremely helpful throughout the entire process. He has also gotten great results for my brother in law since our first transaction, and I am happy to recommend him to any other family or friends . Great guy, great service, great overall experience.

- *Eric B.*

Jason Gravelle can help you finance your home in these states:



CONNECTICUT



MASSACHUSETTS



NEW HAMPSHIRE



FLORIDA



RHODE ISLAND

MEET THE TEAM



JASON GRAVELLE

Branch Manager | Mortgage Loan Originator, NMLS #20342

Jason Gravelle is a dedicated mortgage professional with over 26 years of experience in the mortgage industry. While Jason specializes in first-time homebuyers and condo loans, he offers a variety of loans to suit most any buyer's needs, including, but not limited to:

- First-time home purchases
- Second-home/investment purchases
- Jumbo loan purchases
- Federal loan program access (VA, FHA, USDA)
- Loan Refinancing

Jason believes education is a big part of the loan process. He doesn't want to simply offer a loan to a client, he wants the client to understand why he is choosing the loan and how it will fit that client's needs and financial situation. Jason understands each part of the loan process and wants his clients to be involved each step of the way.

Jason is very proud of the many awards he has accumulated throughout his career which include 2017 Homebridge Financial Service's President's Club, Top 1% Originator for 2021, 2020, and Top Producer award recipient for 2002-2012, 13, 14 – 2016.

When Jason is not helping clients, he enjoys spending time with his three children. He is a die-hard New England Patriots and Bruce Springsteen. Jason has lived in many areas of the US and is now located in the Boston South Shore area. He is licensed in CT, FL, MA, NH, and RI.

Let Jason Gravelle make your homebuying dreams come true!

RENNEE MICHELSON

Licensed Loan Partner
NMLS # 1075515

JULIA DONAVAN

Processor

THE MORTGAGE PROCESS AT A GLANCE

Understanding the loan process keeps you in the driver's seat and confident as to where you're headed next. We'll be there every step of the way, but here's an overview of what to expect.

STEP 1 PRE-APPROVAL

Begin Pre-approval process with Jason
Apply Online: <https://www.JasonGravelle.com>

STEP 2 FINALIZE APPLICATION

Organize your paperwork for pre-approval with **Renee Michelson**,
Licensed Loan Partner

STEP 3 HOME SEARCH

Once you make an offer and it is accepted, you will finalize your application
and paperwork

STEP 4 UNDERWRITING

A Homebridge underwriter performs a detailed review of all information. At
this point, our team will let you know if there are any other documents needed.

STEP 5 FINAL APPROVAL

Julia Donovan, Loan Processor will work with you to clear loan approval
conditions and submits loan for final approval

STEP 6 CLOSING & FUNDING

Loan is now CLEAR TO CLOSE, you are done! Closing documents
are prepared for your closing date

CONGRATULATIONS!
YOU NOW OWN YOUR HOME. TIME TO MOVE IN!

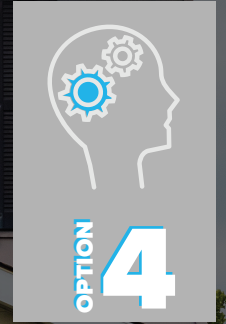
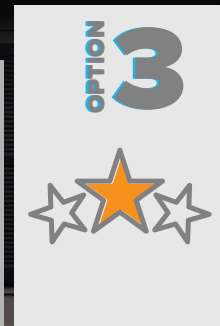
WHY GET PRE-APPROVED?



GET A BETTER UNDERSTANDING

OF YOUR BUDGET SO YOU DON'T WASTE TIME
LOOKING AT HOMES NOT ALIGNED WITH YOUR FINANCES.

UNDERSTAND AVAILABLE
MORTGAGE OPTIONS,
& WHICH **LOAN TYPE**
MAKES THE MOST SENSE



PREPARE & FIND *IMPORTANT DOCUMENTS*
YOU'LL EVENTUALLY NEED TO MOVE FORWARD.

**HAVE A FINANCING PLAN
IN PLACE** SO YOU CAN FEEL **MORE
CONFIDENT** IN YOUR DECISION WHEN
YOU PUT IN AN OFFER.



THE DO'S & DON'TS OF BUYING A HOME

As you search for a new home, keep these points in mind to help streamline the process and avoid bumps that could delay or cancel the closing:

DO...

- Send all documents to me as soon as possible.
- Inform me of any time you may be out of town during the loan process.
- Continue making your mortgage or rent payments.
- Keep living at your current residence.
- Stay current on all existing bank accounts.
- Keep working at your current employer or contact me if you must make any employment changes.
- Continue to use your credit cards as normal.
- Contact me prior to receiving any Gift Funds from anyone so these funds can be properly documented.

DON'T...

- Shred or throw away any documentation during the process (i.e. paystubs, bank statements, etc.).
- Make a major purchase (car, boat, jewelry, furniture etc.).
- Apply for new credit (even if you seem pre-approved), open a new credit card, or close any credit cards.
- Max out or over charge on your credit card accounts or consolidate credit card debt.
- Pay off any loans or credit cards without discussing it with us first.
- Transfer balances from one account to another.
- Change bank accounts.
- Change your insurance company.
- Start any major home improvement projects.
- Finance any elective medical procedure.
- Open a new cellular phone account.
- Make any large deposits.

I'm here to help you, so if you have any questions or if you are unsure about something that may affect your closing, please don't hesitate to reach out!

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
W-2s**



**1 MONTH OF
PAY STUBS**



**1 FORM OF
OFFICIAL
GOVERNMENT ID**



**2 RECENT
BANK STATEMENTS**

Homebridge®

GRAVELLE GROUP

For over 30 years, Homebridge has been helping our customers achieve the dream of homeownership. With years of experience as a Homebridge Mortgage Loan Originators, we are pursuing the company vision to make homeownership a reality for every customer by offering the right loan options for their specific needs. With us you can expect outstanding service, tailored solutions and guidance through the loan process.

CONTACT US TODAY TO GET STARTED!



JASON GRAVELLE

Branch Manager

Mortgage Loan Originator

NMLS #20342

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