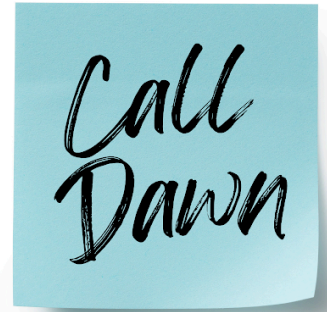




# Help us help you!

We're thrilled that you've decided to work with us for your new loan. Our primary goal is to ensure a quick, smooth, and drama-free loan closing experience for you. To help us achieve this, we've outlined a few straightforward (and mostly common-sense) actions you can take. We want you to feel confident and smiling to closing!



## Your Role in the Process

Please review the information below and reach out with any questions. (As a fun bonus, keep an eye out for a Secret Toy Surprise hidden in the details!)

## Communication and Availability

- **Stay Available:** During your transaction, especially in the last two weeks before closing, we'll need your assistance in providing updated documents, signing paperwork, acknowledging receipt of communications, and answering questions.
- **Check Email and Voicemail:** We find email is the most efficient way to communicate throughout your transaction. However, some urgent matters may be better addressed via phone. If there are specific ways we should contact you, please let us know!
- **Avoid Vacations:** If you plan to leave town during your transaction, inform us in advance. We will do our best to accommodate your schedule, but keep in mind that real estate transactions are linear and time-sensitive, so any absence could delay the process.
- **Coordinate with Cosigners:** If you have a family member cosigning, ensure they are also available when needed.

## Documentation Tips

- **Hold onto Documents:** Resist the urge to shred any documents until your loan has been fully funded. You can celebrate with a shred-fest afterward!
- **Keep Financial Records Accessible:** Avoid packing away important financial documents. Keep all your tax and financial records in one accessible box.
- **Save All Bank and Investment Statements:** This includes every page, even those for reconciling your statements or marked "this page is intentionally blank."
- **Set Up Online Banking:** This will provide you with easy access to the updated information we may need as you approach closing.

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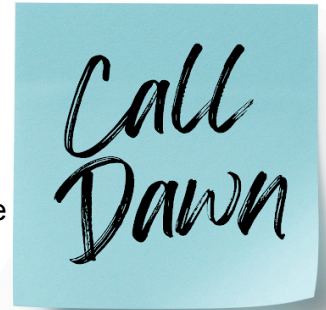




- **Retain All Financial Documents:** If it has a dollar sign, keep it! We sometimes require documentation for items you might not expect.

## Employment and Income Considerations

- **Job Stability:** Avoid quitting or changing jobs during the transaction. While many job changes are manageable, please keep us informed so we can assess the timing. Typically, we'll need a pay stub from your new job before closing.
- **Notify Us of Leave:** If you will be on parental leave, medical leave, workers' compensation, or any other type of leave (paid or unpaid) during your transaction, please inform us.
- **Report Changes in Schedule or Pay:** Keep us updated on any changes to your hours or salary.
- **Verification Assistance:** Occasionally, we may need your help to verify your employment status. We'll reach out for your assistance if necessary.



## Managing Your Assets and Funds for Closing

To ensure a smooth loan closing process, it's crucial to keep us informed about the sources of the funds you plan to use. Here are some essential guidelines to help you navigate this part of your transaction:

### Source of Funds

- **Communicate Your Sources:** Keep us updated on the sources of your closing funds. If anything changes—such as receiving a gift or winning the lottery—let us know right away. Proper documentation of your funds is vital to avoid extra paperwork and potential hassles during your transaction.

### Timing for Availability of Funds

- **Plan:** You'll need to provide certified funds (a cashier's check or wire transfer) to the title company at least one business day before your closing date. If you plan to sell stocks, secure a loan from a retirement account, transfer funds from a non-local bank, or receive a gift, make sure to allow sufficient time for these processes.

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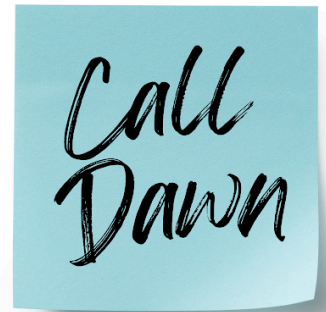
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## Using Wire Transfers

- **Opt for Wire Transfers:** Wire transfers are a reliable method for moving funds from non-local banks, as they have minimal risk of being lost or delayed. Ask your escrow officer for the necessary wiring instructions to ensure your title company can receive the funds promptly.
- **Check Your Bank's Wiring Policies:** If you're wiring from a bank without a local branch, you might need to make an in-person request. Mailing a check can also extend the timeline for accessing your funds.



## Record Keeping

- **Maintain Detailed Records:** Keep meticulous records of all deposits made during your transaction. We need to document the source of any non-payroll deposits, including copies of checks, reimbursements, gifts (even those unrelated to the home purchase), tax refunds, and roommate rent.
- **Avoid Cash Deposits:** Do not deposit cash (greenbacks) under any circumstances! Cash is challenging to track for underwriting purposes. If you have any cash funds (including gift funds), please consult with us first.

## Gifts and Financial Transactions

- **Notify Us About Gifts:** If you're receiving a gift, we require specific documentation. Inform us in advance of receiving any gift, as it's easier to document it at the time rather than afterward.
- **Avoid Opening or Closing Bank Accounts:** It's best to refrain from changing banks until after your closing.
- **Minimize Money Movement:** Moving funds unnecessarily can complicate tracking. If you must consolidate funds, ensure you maintain records of all transactions.
- **Consult Us Before Selling Assets:** If you plan to sell any assets, such as a car, inform us beforehand so we can assist with the necessary documentation. And remember, don't deposit cash!
- **Document Liquidation of Assets:** If you're liquidating stocks, life insurance, mutual funds, or retirement accounts, provide us with transaction confirmations and any relevant paperwork.

## Inheritances and Loans

- **Notify Us of Inheritances:** If you expect to receive an inheritance, we may need a copy of the will or documentation confirming your status as an heir. If you're not directly named in the will, it will be treated as a gift for

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our documentation.

- **Avoid Unsecured Loans:** Unsecured loans are not acceptable sources of funds for closing. If you're short on funds, please reach out so we can assist you in finding a solution.

### Wire Fraud Awareness

- **Stay Safe from Wire Fraud:** Be vigilant about wire fraud. Before wiring any funds, always confirm the instructions by calling the intended recipient using a known, valid number. Be cautious of any requests to change previously received wire instructions. Remember, no one at Guaranteed Rate will provide or confirm wire instructions.



### Secret Toy Surprise!

Congratulations! You've discovered the Secret Toy Surprise! Email me with the subject, "I want my coffee card!" and enjoy your next caffeinated beverage on me. Let me know if you prefer Starbucks or Coava.

- Let us know if you are getting an inheritance— Generally, we will need a copy of the will or other confirmation that you are an heir. If you are not named in the will, your inheritance will be documented, for our purposes, as a gift.
- Unsecured loans are never an acceptable source of funds for closing – If you feel you are coming up a little short of closing, you cannot take a credit card advance to make up the difference. Please let us work with you to figure things out.
- This is super important. There are some shady people in the world and we don't want you to fall victim to wire fraud. Before wiring any funds, call the intended recipient at a number you know is valid to confirm the instructions - and be very wary of any request to change wire instructions you already received. Nobody at Guaranteed Rate will ever provide or confirm wire instructions.

### Managing Your Credit and Debts Before Closing

To ensure a smooth loan closing process, it's essential to manage your credit and debts carefully. Here are some key points to remember:

#### Credit Management

- **Avoid New Accounts and Large Purchases:** Do not open any new credit accounts or make significant purchases—like furniture, appliances, or vehicles—until after closing. If an unavoidable situation arises, please

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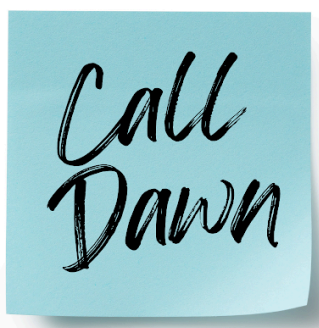
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consult us first.

- **Provide Your Agent's Information:** Share your agent's name and contact details with us to facilitate communication.
- **Notify Your Agent About Your Move:** Even if you're working with the same agent as your previous home, inform them that you've purchased a new property. Agents aren't psychic!
- **Do Not Prepay for Insurance:** You will cover your insurance costs through closing. The exception is flood insurance, as FEMA may require advance payment.



### Miscellaneous Considerations

- **Military Service Benefits:** If you've served in the military, let us know! There are excellent mortgage benefits available for veterans, and we may not have inquired about your service.
- **Keep Us Informed:** If any situation arises that could impact your financial situation, reach out to us. We're here to help!

### Financial Obligations

- **Consult Us Before Paying Off Bills:** Paying off significant debts could reduce the cash needed to qualify for your loan. If you plan to settle a debt, especially one required for loan approval, we recommend doing so through the title company at closing to avoid complications.
- **Pay Bills on Time:** Timely payments are crucial! If you miss a payment or receive a collection notice, notify us immediately.
- **Maintain Credit Levels:** Keep your credit card balances stable or declining, as credit scores can be sensitive to high utilization rates, particularly on cards with low limits.
- **Avoid Cosigning on New Loans:** Cosigning could affect your debt-to-income ratio. Until the borrower has made a year of payments, this will be treated as your debt.

### Legal and Tax Matters

- **Disclose Liens and Judgments:** Inform us if there are any liens or judgments against you or if you are involved in a lawsuit.
- **Child Support or Alimony:** Let us know if you pay child support or alimony, as this may affect your financial profile.
- **Avoid Filing for Divorce:** Filing for divorce during your transaction will delay closing until the judge finalizes your decree, which applies to legal separations as well.
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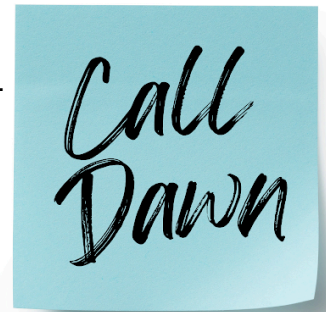
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- **Unpaid Taxes and Debts:** Notify us of any outstanding local, state, or federal taxes, or other federal debts (such as restitution).
- **Tax Filing Status:** We need to verify your tax filings for the last two years. If you've recently filed, this could delay closing. Communicate with us to minimize potential delays.
- **Provide Tax Extensions and Amendments:** If you are on a tax extension or have filed an amended return, please send us copies of the relevant forms.



### Insurance Arrangements

- **Insurance Binder Requirement:** Before we can send out your closing documents, we need a "binder" of coverage from your chosen insurance agent. If you're shopping around for insurance, start at least two weeks before closing. Ten days before closing, select your agent, confirm your decision with them, and ensure they have all the necessary information.
- **Share Your Agent's Information:** Please provide us with your agent's name and contact details. This will help us streamline communication throughout the transaction.
- **Notify Your Agent About Your Move:** Even if you're working with the same agent from your previous home, it's essential to inform them about your new purchase. Remember, agents can't read minds!
- **Avoid Prepaying for Insurance:** You will handle your insurance payment during the closing process. The only exception is flood insurance, as FEMA may require you to prepay.

### Miscellaneous Information

- **Military Service Benefits:** If you've served in the military, let us know! Veterans often have access to exceptional loan mortgage benefits, and we may not have asked about your service.
- **Keep Us Informed:** If any situation arises that could impact your financial situation, please reach out to us. Keeping communication open will help us assist you better.

Thank you for choosing to work with the Workshop Mortgage Team at Equity Home Mortgage! We're excited to assist you with your new home loan and look forward to ensuring a smooth closing process.

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