

FINANCE YOUR HOME WITH **CONFIDENCE**



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Certainty
HOME LOANS®



PURCHASING A HOME?

Homeownership is more than just a financial investment - it's an investment in your future.

Buying your dream home is possible! And with Certainty Home Loans by your side, you can navigate the mortgage process with confidence. This guide is to help you navigate your financing journey and help you know what to expect every step of the way.

After reading this guide, you should be able to:

- Feel comfortable and confident with the mortgage process
- Determine how much home you can afford
- Understand the basics of what goes into a credit score
- Review the Do's and Don'ts to keep in mind before and during the application process
- Find a home that fits your goals and lifestyle

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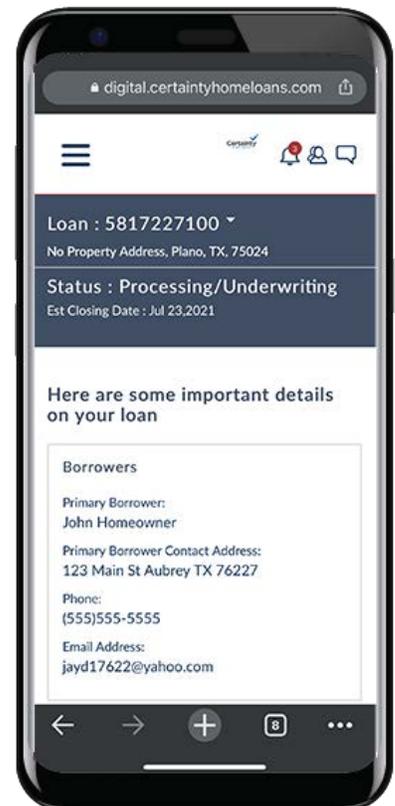
YOUR GUIDE, HOME.

Certainty Home Loans has been helping homebuyers and homeowners for over 20 years, with a focus on providing a simple mortgage process and unparalleled customer service. Whether you're a first-time homebuyer or an experienced investor, our knowledgeable and accessible teams are here to guide you every step of the way.

- Quickly discover what you can pre-qualify for with our simple and secure Digital Mortgage Application.
- Benefit from guidance from your experienced Loan Officer to explore our wide array of options and find the home loan that best fits your budget and lifestyle.
- Gain support from a team that was recognized by our own customers as Best-In-Class for customer service in 2020 through MortgageSAT.
- Stay in the loop through the entire process and feel safe with our eClose capability.

Welcome to a simple mortgage process that saves time and allows you to purchase your home as quickly as possible.

Ensuring confidence every step of the way.





OWNING VS RENTING

Is owning your own home better than paying rent? Well, that depends on a few factors and your own personal circumstances. Renting does come with certain perks, such as short lease periods and relief from maintenance fees. However, owning property can help you gain a better financial future by building equity and increasing your net worth.

Have you found yourself asking, “Can I *afford* to buy a home?” This is a question that many people have asked. Luckily, there are many down payment assistance programs to help with coming up with a down payment AND interest rates are still at historic lows. The better question may be, “Can I afford to keep *renting*?”

Benefits of owning your own home:

- Build equity over time with each mortgage payment that you make.
- Enjoy appreciation of your home’s value.
- Gain stability and a stronger sense of community.
- Make it your own! Your home is your castle. Consider a renovation home loan for those fixer-uppers out there.
- Take advantage of historically low interest rates to make your monthly mortgage payments more affordable.
- Avoid increasing rent prices by having a fixed-rate payment option.



DOWN PAYMENTS & COSTS

Coming up with a down payment is often cited as the primary barrier for those wanting to purchase a home. Many people do not know that you don't have to put down the traditional 20% anymore. There are many programs available that allow for less - some even as low as 0% down for qualifying homebuyers! Some popular options include:

MORTGAGE OPTION	AUDIENCE	DOWN PAYMENT REQUIREMENT
Conventional Home Loan	Anyone	As low as 3%*
FHA Home Loan	First-time Homebuyers	3.5%*
Jumbo Home Loan	Higher Price Tag Buyers	As low as 3%*
Renovation Home Loan	Renovators	As low as 3%*
USDA Home Loan	Rural Home Buyers	0%*
VA Home Loan	Veterans & Service Members	0%*

*For qualifying borrowers, please ask your Loan Officer for specific guidelines.

Explaining Closing Costs

In addition to a down payment, there are other costs that are part of the mortgage process. Closing costs are the costs associated with the origination and underwriting of your loan, and may include recording fees, taxes, appraisal charges, title insurance and more. But don't worry, your Loan Officer will work with you so you have a good sense of what your closing costs will be. They usually total between 3% to 6% of the home's purchase price.

CREDIT SCORE 101

Before you start looking at homes, it would be a good idea to figure out what your credit score is. This is one of the primary metrics used to determine if you can qualify for a mortgage, and what terms you may qualify for.

To better understand your creditworthiness, obtain your credit score and obtain your free credit reports from each of the three credit reporting agencies: Equifax, Experian and TransUnion.

Credit Score Requirements To Qualify For a Home Loan

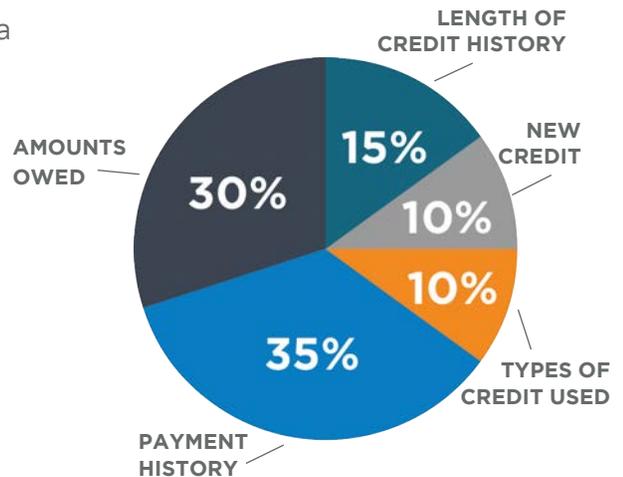
Credit scores range from 300 to 850 with a higher credit score indicating a lower credit risk. While a score of 700 and higher is generally considered good, you can qualify for a home loan with a lower credit score. A conventional home loan, FHA home loans, USDA home loans, and VA home loans all have flexible qualifying criteria.

Actions That Can Influence Your Credit Score

When a FICO® Score is calculated from your credit report, the credit reporting agency will also provide up to five reasons that are most heavily influencing that score. Some of the more common contributing factors that influence a credit score are:

- Pay your bills on time. Delinquent payments on your utility bills, even if only a few days late can negatively impact your score.
- Reduce your amount of credit card debt. Create a personal payment plan to apply your “pay off debt” budget towards the highest interest cards first, while maintaining minimum payments on your other accounts. When the highest interest credit card is paid, apply the same amount you were paying to the next credit card on your list.
- Don’t open new credit cards and move debt around. Opening new accounts just to have a better credit mix or to spread out your existing balances over more cards is unlikely to raise your credit score.
- Don’t close old credit cards. As you pay off each credit card balance, keep the account open to demonstrate a longer credit history.

CREDIT SCORE FACTORS



OBTAIN YOUR CREDIT REPORTS

You're entitled to one free copy of your credit report every 12 months from each of the credit reporting agencies. Order your credit reports from annualcreditreport.com or call 1-877-322-8228.

*Certainty Home Loans does not offer credit repair or credit counselling services.



THE HOME LOAN PROCESS

Like any worthwhile venture, the right guidance is crucial in seeing you through your home buying journey with ease. Our simple mortgage process saves time and allows you to purchase your home as quickly as possible.

- 1 GET PRE-QUALIFIED** – Discover how much home you can afford by getting pre-qualified with our Digital Mortgage application. You'll be armed with the knowledge of exactly what loan amount you can expect to be approved for.
- 2 FIND YOUR DREAM HOME** – Find your dream home with the help of your real estate agent, who will help you put in an offer, negotiate the price, and handle paperwork. When you find the right home and your offer is accepted, the home will go under contract.
- 3 HOME INSPECTION & APPRAISAL** – Schedule a home inspection of the house to make sure you understand the quality, safety, and overall condition of the home. Certainty will schedule an appraisal to confirm the value and condition of the home.
- 4 WORK WITH PROCESSING & UNDERWRITING** – Our experienced team will help you gather necessary documentation so our Underwriters can review your file and work on getting everything validated and approved.
- 5 CLOSE ON YOUR NEW HOME** – Once approved, it's time to close your loan and get the keys to your new dream home. We'll send you the closing documents package the day before your closing appointment. At closing, you'll sign the remaining mortgage documents and pay any closing costs and your down payment.

MORTGAGE OPTIONS

Not sure which loan program is right for you? We're here to help. From first-time homebuyer options to renovation and jumbo financing, we have something for just about everyone. Your dream home is possible.



CONVENTIONAL

One of the most popular financing options out there that can offer great rates to those who qualify.



FHA LOAN

A popular option for first-time homebuyers with a low down payment and flexible qualifying criteria.



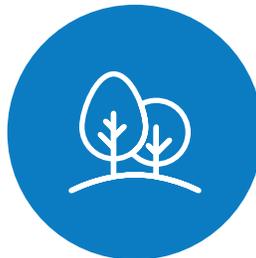
VA LOAN

Offering a variety of benefits to make homeownership accessible to those who have served our Nation.



DOWN PAYMENT ASSISTANCE (DPA)

Get help with your down payment with a local and state run DPA or bond programs.



USDA LOAN

An affordable loan option for those seeking a rural location with flexible qualifying criteria. Guaranteed by the USDA.



JUMBO

A jumbo mortgage offers financing for those homes with a price tag that exceeds the conforming loan limits.



RENOVATION LOAN

Get the financing needed to buy a new property and the funds needed to make renovations to the home.



NEW CONSTRUCTION

Our new build lending options include everything from DPA programs to jumbo loans and long-term rate locks.



MANUFACTURED HOME

Choose from a variety of loan options and terms to finance a new manufactured home.

FEATURED PROGRAMS

Conventional Home Loan

A conventional mortgage is one of the most well-known options out there and can offer great rates to those who qualify. Conventional loans are a great option if you have good credit and enough money for a down payment. There is no mortgage insurance requirement if you can put 20% down, but down payment options as low as 3% may be available.

- One of the most popular home loan options available.
- Many loan options available, from 15- to 30-year terms with fixed and adjustable rate mortgage options.

FHA Home Loan

An FHA mortgage is a popular option with first-time homebuyers. It was created to help potential homebuyers purchase a home of their own by providing a lower down payment option and flexible underwriting criteria.

- Down payment option as low as 3.5%.
- Flexible qualifying criteria with less strict credit score requirements compared to conventional home loans.
- Under FHA guidelines, if you have not owned a primary residence for at least three years you may qualify as a first-time homebuyer!

* Certainty Home Loans is an FHA Approved Lending Institution and is not acting on behalf of or at the direction of HUD/ FHA or the Federal government.

Jumbo Home Loan

A jumbo mortgage offers financing for those homes with a price tag that exceeds the conforming loan limits set by the Federal Housing Finance Agency (FHFA) annually. If you are looking at a luxury home, or live in an area of the country where the cost of living is high, a jumbo loan may be the answer.

- A variety of options available to fit your financial situation and goals.
- Fixed and adjustable-rate mortgage options to choose from.
- Buy that home you've been eyeing in a highly desirable market.
- Jumbo financing available with low down payment options - ask me for details!
- Programs for homebuyers who have non-traditional income.

DOWN PAYMENT ASSISTANCE (DPA)

Worried about coming up with a down payment? Ask me about down payment assistance and bond programs that were created to help people purchase a home of their own.



DO'S AND DON'TS

This list of 'Do's and Don'ts' will help you prepare to apply for your home loan. We want you to go through your homebuying journey with confidence.

DO continue making debt payments (if applicable).

DO submit all items requested within 3 days.

DO notify your Loan Officer of any changes in employment or marital status.

DO obtain insurance no less than 7 days after your appraisal has been ordered.

DO notify your Loan Officer of any special circumstances with the closing of your new home.
(i.e. Using a Power of Attorney or sending closing docs to you at a location other than the title company.)

DON'T change jobs or employers without speaking with your Loan Officer.*

DON'T overdraft any accounts.*

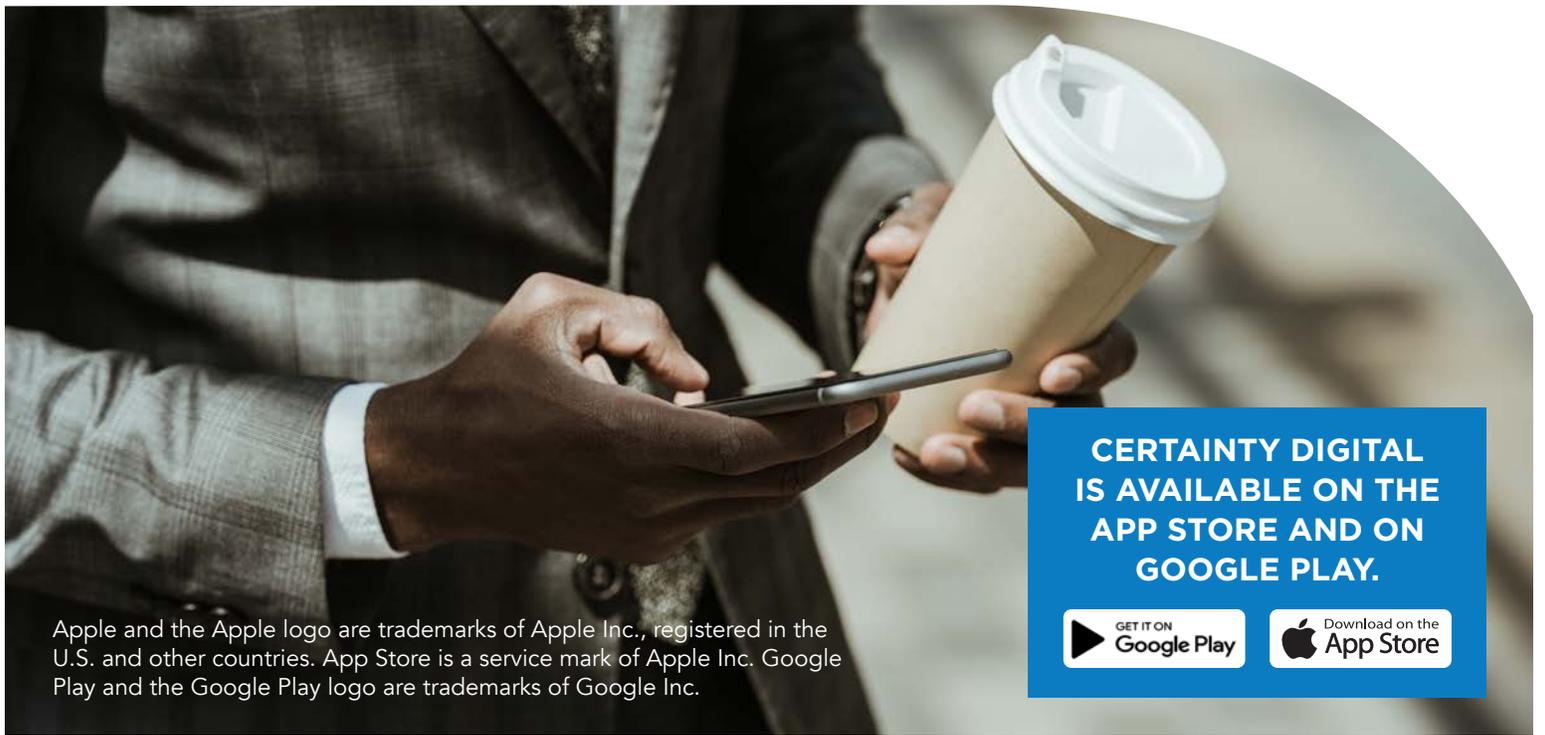
DON'T attempt to open or increase any credit accounts, including credit cards, loans, or financing a new car.*

DON'T obtain and/or deposit unusually large sums of money from a bonus, insurance settlement or a gift without proper documentation.**

DON'T close, open or transfer any asset accounts without first discussing with your loan officer.

(i.e. If you transfer all the funds in your stock account to your savings account.)

*This may impact your ability to qualify. **Additional documentation may be required for your loan file.



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CERTAINTY DIGITAL IS AVAILABLE ON THE APP STORE AND ON GOOGLE PLAY.

GET IT ON Google Play

Download on the App Store

DIGITAL MORTGAGE

Can't meet in person? No problem! Starting the home loan process on the right foot is imperative to helping our customers navigate the homebuying process with ease. That's why we utilize our fast and simple Digital Mortgage platform, available 24/7.



FAST AND SIMPLE

All you need to start an application is a name, email, and phone number. When you're ready, you can submit your mortgage application in just minutes.



FULLY DIGITAL

Our Digital Mortgage is available on a phone or computer, wherever you want, whenever you want. You can even get push notifications on your phone to always be informed.



ASSISTANCE WHEN YOU NEED IT

Easily figure out the application process? Great! Need a little more guidance? We are here to video chat with you to look at the mortgage application together.

And when closing day is here, you can eSign a portion of your mortgage documents prior to your closing appointment so you can get the keys to your new home as quickly as possible.



COMMUNITY CONNECTION

Certainty Home Loans is committed to building strong and lasting relationships within our communities. Our Community Connection Program offers the opportunity for us to do so by contributing to a non-profit organization when our customers purchase or refinance a home.

Our vision is to strengthen our communities while helping our customers finance a home.

PROGRAM DETAILS

- Certainty will contribute \$250 in the name of the borrower to their charity of choice.
- The donation will be made once the loan closes and funds.
- Purchase and refinance transactions are able to participate.
- All United States non-profit organizations that have a current 501 (c)(3) status are eligible.

The Community Connection Program provides a way for homebuyers and homeowners to contribute to their favorite charitable organization and leave their mortgage experience knowing that they were able to help others.

2020

The Certainty Home Loans Community Connection program proudly donated \$130,000 to non-profit organizations during 2020.



ENSURING CONFIDENCE EVERY STEP OF THE WAY.