

guaranteed Rate[®]

Be Fully Prepared to
Mortgage Your New Home

Anthony Marinaccio's Homebuyer Guide

Senior Vice President
Mortgage Lending

guaranteed Rate[®]



Anthony J. Marinaccio

SVP of Mortgage Lending

PRESIDENT'S  CLUB

- + Anthony is a top-producing mortgage broker with access to **over 100 of the nation's largest financial institutions** in order to maximize mortgage product opportunities, retain full control of the lending process, and obtain low rates and competitive terms for his clients.
 - + His understanding of the market and how it affects real estate gives him a **unique ability to offer exceptional products and services** for clients or families buying a home.
 - + He's been recognized in 2019 and 2020 as a **Chicago Power Player** by Chicago Social Magazine.
 - + **Awarded #1 Agent Choice Loan Officer of the Year** by Chicago Agent Magazine 2018
 - + **Guaranteed Rate is licensed** in all 50 States
-

Anthony is a first class rate loan officer. I plan to only use him for any future business and/or transactions and will also recommend him to everyone I know! Thank you, Anthony!

*-DYLAN S. | SEPT. 2019
Local Real Estate Agent*

The steps to a perfect loan

A quick overview of what you can expect from your home purchase process.



MORTGAGE APPLICATION

Use our Digital Mortgage to print your pre-approval letter and pick a loan program. Once you've received your Loan Estimate (LE), you can upload the following:

- 2 months of paystubs
- 2 months of asset statements
- 2 years of federal tax returns
- Verification of current employment

You'll likely need to provide more documents, but this is a great start.

HOME SHOPPING

With pre-approval and real estate agent in tow, you begin shopping for your home. Keep in mind that during the pre-approval process we estimate taxes, assessments and insurance costs based on assumptions. If you find a home with homeownership costs that exceed your assumed liability, you'll want to contact Anthony.

EXECUTING THE CONTRACT

Once you've agreed on a purchase price, you'll execute a purchase contract. The executed contract should be sent to Anthony's team to complete the preparation of your loan file. Submitting the following in a timely manner will ensure a smoother process:

- Executed contract
 - Earnest money
 - Updated income and asset documents
 - Other relevant documents
- Anthony's team will request

Anthony's team will order your appraisal, property title, tax transcripts and many other verification reports.

CONDITIONAL APPROVAL

Once your loan is submitted and underwritten, you'll get a conditional approval returned.

So what's a conditional approval? This is an approval subject to items an underwriter needs to clear your loan to close. Documentation requests can range from an updated pay stub to a letter from your CPA explaining your self-employed earnings. Every loan scenario is different, so requested documents will vary from loan to loan.

CLOSING

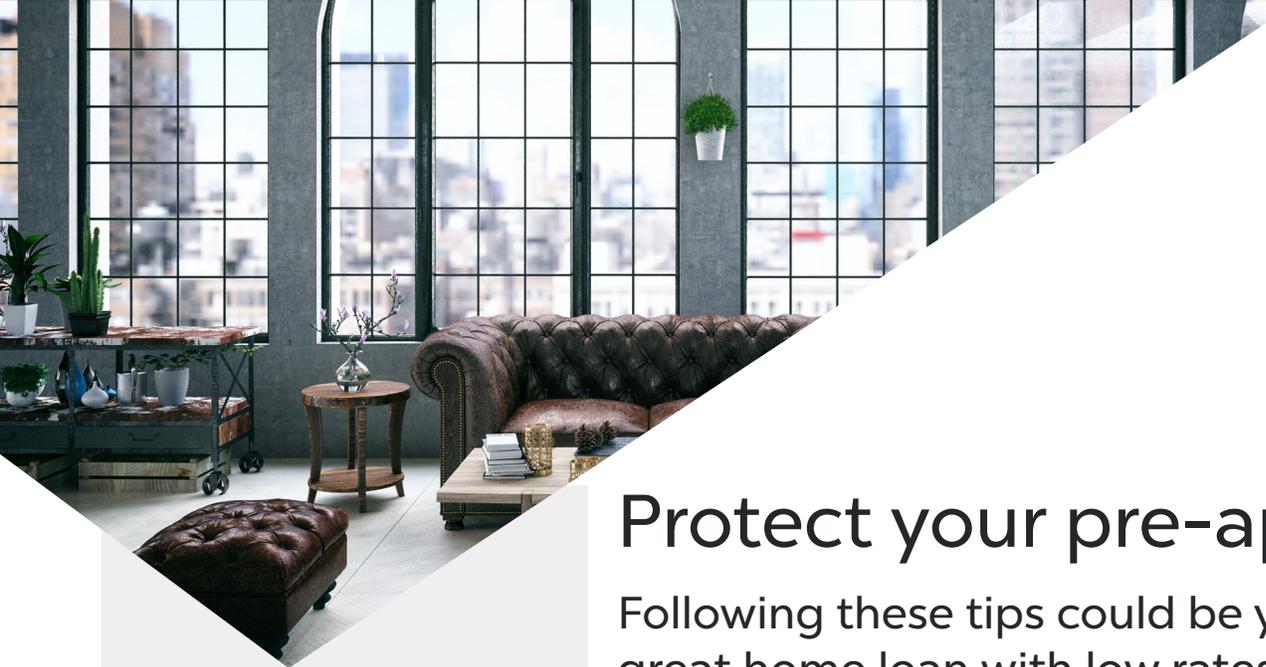
At least 3 days before your confirmed closing date, you'll receive, review, sign and return your Closing Disclosure (CD). Once cleared for closing, Anthony's team will:

- Confirm your closing date and time.
- Prepare your closing package.
- Confirm all fees.
- Send file to title company to prepare for closing day.

Close your loan. Receive your keys. Celebrate!

Guaranteed Rate does not provide credit counseling or credit repair services.

Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Restrictions may apply, contact Guaranteed Rate for current rates and for more information.



Protect your pre-approval

Following these tips could be your key to a great home loan with low rates and fees.

DO

Do stay current on existing accounts

One 30-day late notice can compromise your ability to be approved.

Do continue to use your credit as normal

Changing your pattern will raise a red flag and can lower your credit score.

Do call Anthony first

If you have any questions or concerns, always contact Anthony and his team.

DON'T

Don't apply for new credit

Every time you have your credit pulled by a potential creditor or lender, you will lose points from your credit score. This includes co-signing for a loan or applying for new credit.

Don't max out credit cards

Do not use more than 30% of your available credit limit during the loan process. If you pay down balances, do it across the board.

Don't consolidate your debt

When you consolidate all of your debt onto one or two credit cards, it will appear that you are "maxed out" on that card, and your credit scores will suffer.

Don't close credit card accounts

Closing a credit card account negatively impacts your credit history.

Don't payoff collections or "charge-offs"

If you want to pay them off, do it through escrow at closing.

Don't withdraw or deposit large sums of money

Unless absolutely necessary, don't withdrawal or deposit large sums into your checking or savings accounts.

Don't make career moves

Don't change jobs while obtaining mortgage financing. Should an opportunity arise, discuss the details with Anthony.

Don't let bank accounts go in the red

Any accounts with insufficient funds cannot be used. Be sure to keep all accounts in good standing.

Don't have a friend or relative pay for anything related to the purchase of the home

Gifts are only allowed under specific lending guidelines and must be documented. This includes your appraisal, earnest money, down payment, etc.

Don't keep your cash in a safe or overseas account

If you plan to use these funds as a down payment, inquire about how and when would be the best time to put funds into your U.S. bank account if needed.

Don't give your personal information to anyone else who might run your credit report

Be protective of your credit while purchasing or refinancing your home. Additional credit inquiries will hurt your credit scores.

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Guaranteed Rate's home loan options

Our extensive portfolio gives you plenty
of options

FHA

- + Down payment options start at 3.5%
- + Allows non-occupying co-borrower
- + Down payment and closing costs may be gifted*

USDA

- + 100% financing options available
- + No private mortgage insurance (PMI), plus low monthly guaranteed annual fee
- + Only applies to designated rural properties

VA

- + For qualifying purchase borrowers who want 100% financing options
- + No PMI
- + Loan options up to \$1.5M

Conventional

- + No mortgage insurance for borrowers with options less than 20% down
- + Finance 2-4 unit property with 5% down options

Jumbo

- + Non-bank jumbo lender
- + For borrowers in the market for a home loan above \$510,400**

New Construction

- + FHA, VA, Conforming and Jumbo ExtendedLock options up to 12 months
- + 2-1 temporary rate buydown available
- + Financing options to include post-closing upgrades
- + Escrow holdback waiver program

Renovation

- + FHA 203(k) and Fannie Mae HomeStyle options
- + Down payment options as low as 3%
- + Purchase or no-cash-out refinance allowed

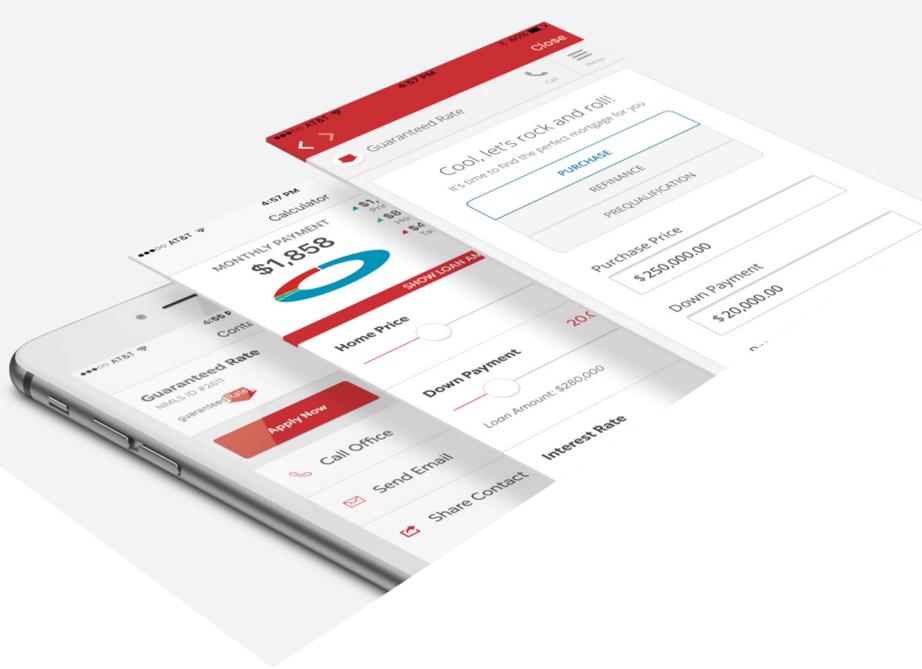
Current as of 02/15/2019

*Gift funds may be allowed for down payment and closing costs for borrowers who meet FICO score minimums. Restrictions apply.

**Conforming loan limits are even higher in counties that are considered high-cost areas. To view the FHFA's new baseline for your location, visit fhfa.gov. Guaranteed Rate is not affiliated with the Federal Housing Finance Agency.

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Guaranteed Rate, Inc. is a private corporation organized under the laws of the State of Delaware. It has no affiliation with the US Department of Housing and Urban Development, the US Department of Veterans Affairs, the US Department of Agriculture or any other government agency.



Buy or refi in a snap with the quintessential mortgage app

Our super-easy app will change the way you shop for a mortgage.

In seconds you can:

- See customized loan options and real-time rates based on your specific information
- Calculate monthly payments
- Start your Digital Mortgage
- Contact Anthony



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App Store is a service mark of Apple Inc. Google Play and the Google Play logo are trademarks of Google Inc.



You can buy a home for less than 20% down with our jumbo loan options.

If you want to make a bigger purchase but don't have enough to put down, I've got the answer.

With versatile products and flexible lending options, you have the power to purchase more without putting more down¹:

- 95% LTV options up to \$850,000
- 90% LTV options up to \$1.25M
- In-house delegation up to \$3M
- Asset depletion programs available

Guaranteed Rate is your ELITE jumbo lender:

- 14+ correspondent jumbo lenders available
- Licensed in all 50 U.S. States
- Funded \$22.8+ billion in 2016
- Top 10 retail lender in the country²
- 96% customer satisfaction³

¹ Minimum credit score requirements will vary. May qualify for owner-occupied only.

² 2018 National Ranking by volume reported as of 4/10/19 provided by www.insidemortgagefinance.com. Other Institutional lenders, private individuals and housing finance agencies have been removed.

³ 96% Customer Satisfaction: Data Source: Guaranteed Rate's Client Satisfaction Surveys (Averaged 2019)

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Buying and selling a home at the same time

Sell it first or buy it now? The age-old question.

How to keep calm when you're looking to buy and sell properties at the same time.

See where you stand

- Get a comparative market analysis of your home
- See where a second mortgage would take your Debt to Income (DTI) level
- Get a pre-approval

If you go the 'sell it first' route

- Use the money from the sale of your old home
- Consider renting/storage solutions while you search for your perfect home

If you go the 'buy it now' route

- Sell quickly—price aggressively and listen to your agent's advice
- Consider renting out your old home once you move into your new home

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Approval Express

Stay one step ahead of the competition

With Guaranteed Rate's **Red Arrow Approval Express**, you can:

- Get full underwriting approval even before you've settled on a property, in as little as four hours.
- Make an offer backed by an approval that stands miles above other buyers' offers.
- **Compete with cash buyers.**

Ask about our **Red Arrow Approval Express** today.

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Full eClose is not currently eligible in California, Connecticut, Delaware, Georgia, Maine, Massachusetts, Mississippi, New York, North Carolina, Rhode Island, South Carolina, Vermont, and West Virginia.



Make any table your closing table

Introducing Guaranteed Rate's eClose

Closing just got a whole lot easier. Our latest FlashClose™ upgrade lets you sign 100% of your closing documents online, whenever and wherever you want.



SIGN ANYTIME, ANYWHERE

Close from your laptop, phone, or tablet at your convenience.



CLOSE IN A FLASH

All documents are digitally signed and notarized remotely, via secure webcam session.



SAVE THE TREES

Closing documents are digitally stored - reducing your carbon footprint.

Not eligible for all loan types or investors. Conventional loans only. Eligible for primary, 2nd home and investment properties. Applicant subject to credit and underwriting approval. Not all applicants will be approved for financing. Receipt of application does not represent an approval for financing or interest rate guarantee. Title company restrictions may apply, contact Guaranteed Rate for current rates and for more information.

FLASHCLOSE is a service mark of Guaranteed Rate, Inc.

Full eClose is not currently eligible in California, Connecticut, Delaware, Georgia, Maine, Massachusetts, Mississippi, New York, North Carolina, Rhode Island, South Carolina, Vermont, and West Virginia.



Positively DifferentSM

Anthony Marinaccio
SVP of Mortgage Lending



“Anthony was extremely helpful and creative throughout the loan process. Anthony laid out multiple options about how I could approach this purchase and how it may help me down the line as I purchase more properties.”

- Trevor F. | November 2019

“Anthony Marinaccio wonderfully combines knowledge and experience with a pleasant and helpful personality. He is a true mortgage professional. He goes out of his way to make sure the process goes as smoothly as possible for the customer. And he found us a great rate! We’re very happy to recommend him.”

- Margaret T. | December 2019

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