

MORTGAGE MADE EASY

Below is a checklist of items you will need to complete your loan application. Having these few items available at the beginning of the application process will help avoid delays along the way. Additional documentation may be required upon review, but this will give us a great start, and you will be one step closer to owning your new home.

- Driver's license or other government issued photo ID
- Most recent pay stubs showing last 30 days income
- W-2 forms from previous 2 years to show your income history
- Signed federal income tax return for the most recent completed year (include all schedules)
- Two most recent bank statements to show necessary funds to cover closing costs, etc.
- 401k/IRA/other retirement statements
- Bankruptcy, Foreclosure, or Divorce in the past seven years may require copies of court documents/letters of explanation

OUR ONLY INTEREST IS YOU!

Whether you are looking for a traditional mortgage or a product tailored to your specific needs, our professionals are here to make this the smoothest part of your home buying, building or refinancing experience. We have earned our outstanding reputation by combining a keen knowledge of local markets with a commitment to providing the highest level of customer service. Not only will we guide you every step of the way, we will keep you informed at every turn — so you always know what to expect. At Hallmark Home Mortgage, we're dedicated to helping you realize your dream of home ownership.



NMLS#53441

HALLMARK
HOME MORTGAGE

54505 26th Street, Suite F
South Bend, IN 46635



Hallmark Home Mortgage, LLC, NMLS #53441 (<http://www.nmlsconsumeraccess.org>), is not licensed to originate in all states. Not all offices are licensed in all states. Visit <https://www.hallmarkhomemortgage.com/disclosures> for complete licensing information. All loans are subject to credit, underwriting, and property approval guidelines. Offered loan products may vary by state. There is no guarantee that all borrowers will qualify. This is not a commitment to lend. Hallmark Home Mortgage, LLC is not associated with the government, and our service is not endorsed by the government, including HUD or FHA. Hallmark Home Mortgage, LLC is not acting on behalf of or at the direction of HUD, FHA, or the federal government. Terms, conditions and programs subject to change without notice. Certain limitations apply. Contact us for additional details. 10052022



— NEED A —
MORTGAGE?
LET US BRING YOU HOME



NMLS#53441

HALLMARK
HOME MORTGAGE



MORTGAGE LOAN PRODUCT OPTIONS

WE FIND THE BEST OPTION FOR YOU

At Hallmark Home Mortgage, we're dedicated to helping you realize your dream of home ownership. We offer a variety of loan products including the list below. Let me find the product that best fits your financial needs.

CONVENTIONAL

- Minimum of 3% down payment
- Seller can pay 2%-6% of closing costs depending upon down payment amount and occupancy

FHA

- Minimum of 3.5% down payment
- Seller can pay up to 6% in concessions
- Gift allowed

VA

- 0% Down payment
- Must be a veteran, active duty service member, National Guard member or reservist to qualify
- Purchase or refinance

USDA

- 100% financing
- Property must be in USDA eligible area
- No maximum purchase

JUMBO LOANS

- Loan amount as high as \$3M
- Cash out refinance available up to \$2M
- Credit score as low as 720 with eligible criteria.

DOCTOR LOAN

- Eligible for Physicians, Residents, Dentists, Podiatrists, Ophthalmologists and Veterinarians.
- 15- and 30-year fixed and 30 year ARM products
- Max loan amount of \$2,000,000

HMM FANNIE MAE HOMEREADY

- Minimum of 3% down payment
- Mortgage insurance, 25% required
- At least one borrower must complete homebuyer counseling

HMM FREDDIE MAC HOME POSSIBLE

- Minimum of 3% down payment
- Income limits apply
- Homebuyer counseling required for first-time homebuyer

TWO-TIME CONSTRUCTION LOAN

- In house construction lending program
- Up to 9 months construction term
- Interest only payments during construction
- No self builds

TOOLBOX RENOVATION LOAN

- Short term construction loan up to 90 days
- Maximum loan amount of \$548,250
- Easy to use to replace roof, add a room, etc.
- Cannot be combined with all products

CONVENTIONAL MANUFACTURED HOMES

- Minimum of 5% down payment
- Built on or after June 15, 1976
- Double wide only

ABOUT ATTEA ALEXANDER

Born and raised in Indiana, I currently live in the small town of Walkerton where I truly love the small-town vibe.

I started in the mortgage industry in 2008 processing mortgages and more recently have worked as an Ag Closing Specialist. I really enjoyed serving rural America where I've learned a lot about farming and even took a ride in a combine for the first time!

I graduated with my bachelor's degree in Business in 2021 and recently bought my first home, which was financed by Hallmark Home Mortgage! Both are huge accomplishments for me!

Hallmark Home Mortgage has an amazing reputation and to me that says a lot about a company. I want to be proud of where I work and who I represent. My goal is to help people achieve their dreams of home ownership, like I did, as well as be a source of knowledge. If you are looking to buy, build, or refi, contact me today to learn how I can help you!



Attea Alexander

Mortgage Loan Originator / NMLS #1490780

574.340.5445

aalexander@1hallmark.com

www.1hallmark.com/attea-alexander/