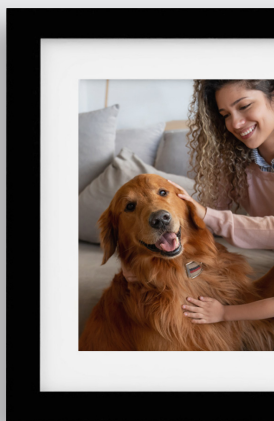
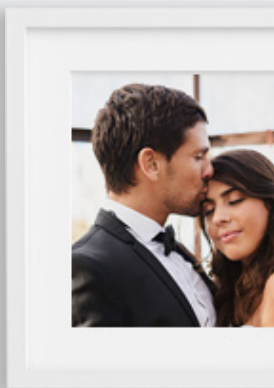


Every mortgage has a story.

What will yours be?



embrace[®]
home loans

Home Buying Guide

Let's start writing it now

Buying a home is exciting, but it can also feel overwhelming. Thankfully, Embrace makes the home buying process easy. We'll walk you through every step of the process, from figuring out what you can afford to what you'll need at the closing. With us, you'll feel right at home from beginning to happy results.

Ready to start a new chapter?



Give yourself some credit!

Your credit plays an important part in the mortgage process, and it's a major factor in the interest rate you receive on your loan. The higher

the score, the more credit and better terms will be available to you. Your credit score doesn't have to be perfect to apply for a mortgage, though. Lenders look at several other factors when evaluating a loan application.

*How's your payment history?
It's 35% of your FICO® Score!*

Not sure about the current state of your credit? When you're working with your Embrace loan officer, they can pull your credit, let you know your score, and determine what type of interest rate you may qualify for.

Personalize your mortgage



An all-star mortgage experience

Embrace instills confidence in customers with a proven record of outstanding service.

- We have **36+ years of experience** helping people save on their mortgages
- Our **A+ Better Business Bureau® rating** reflects our commitment to quality
- **Ranked #1 in customer satisfaction** by SocialSurvey two years in a row (2017 & 2018)
- **Thousands of five-star reviews** give us a 98% customer satisfaction rating

How much home can you afford?

Your Embrace loan officer will figure out your price range so you can plan a focused home search. Buyers who are ready to get moving have two main options:

Pre-Approval

Open house tomorrow? You may want to get pre-approved first. Pre-approval can usually be done quickly, and there's no upfront paperwork. You'll show that you're serious about buying and already working with a lender.

Approved to Move™

Buying in a competitive market? Approved to Move™ can help you stand out. You'll provide all documentation upfront, and processing takes about 24 hours – but in the end, you'll have a fully-underwritten loan approval.

A pre-approval can be an asset as you're shopping, but Approved to Move™ can be a differentiator when you're ready to buy because it's virtually as good as a cash offer.

Went Above and Beyond

"Very easy to deal with. Helped us all the way. Always available for questions."

– F. Dumichich

Responsive and Knowledgeable

"Very responsive and super helpful! Answered all our questions and made it possible for my husband and I to get our dream home!"

– J. Humadi

Highly Recommend

"Any questions we had were always answered quickly and informatively. It made the process of buying our first home smooth and pleasant."

– E. Holmes

5 tips for finding the perfect home

1. Think about how long you plan to be in this home, and if it will meet your needs in the future
2. Analyze the market, property taxes, and utilities to determine if it seems they'll stay within your budget; these costs can fluctuate over time
3. If you have, or are planning to have, children, research the local school system
4. Check out local amenities such as shopping, dining, and entertainment. Do they fit your lifestyle?
5. Evaluate transportation, parking, and access to work



Ready, Set, SHOP!

Choosing a motivated, professional real estate agent is as important as choosing Embrace. Your agent should know their market and have the knowledge and experience needed to help you find the right home at the right price.

Once you've teamed up with a great real estate agent, it's time to start looking for your home! Talk to your agent about your price range in advance and be clear that you only want to look at homes within that range. You don't want to be house rich and cash poor. You'll want to enjoy your home – it should not be an overwhelming financial concern.

Seal the deal

When you find the right home, tap your real estate agent's knowledge of the local market to arrive at a reasonable offer. **Let your real estate agent lead the negotiations** – that's what they are there for!

After the contract is signed and your offer is accepted, your Embrace mortgage specialist will:

- Reconfirm loan terms
- Order an appraisal. You may also work separately with your real estate agent to coordinate an optional home inspection.
- Forward loan documents to an underwriter for review and conditional loan commitment. If you've already been Approved to Move™ the only review left is your appraisal.
- Upon review, ask you to provide any additional and/or updated documentation, if necessary

Once all of this is completed, you'll be issued a final approval.

TIP: Negotiating isn't all about numbers – there are usually some big emotions involved as well. Consider drafting a personal letter to the seller telling them exactly why you love their home. Even if you don't have the highest offer, your note will make you stand out from other buyers.

After that? It's time for the closing, which is the final step to becoming a homeowner. The closing involves you and the seller signing the final documents and legally transferring the property to you. Make sure you understand what you're signing and **don't be afraid to ask questions.**

Come prepared! Your closing attorney will let you know exactly what you need to bring to the closing table, but common items include:

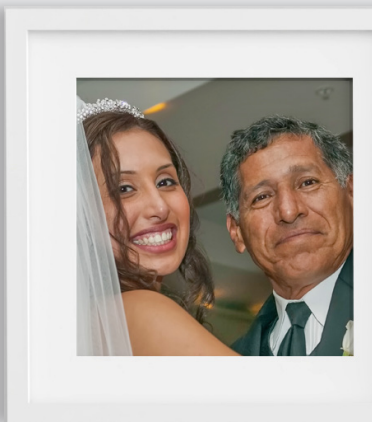
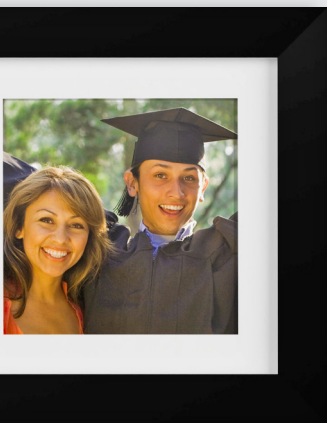
- A government-issued photo ID
- A cashier's check or other official check

Doesn't homeowner have a nice ring to it?

Congratulations! You're a homeowner!

Homeownership will be exciting and sometimes challenging. It should also be incredibly rewarding. And while homeownership does come with responsibility, you'll take pride in the fact that you have a new home for you and your family to enjoy now and in the future.





And they all lived
happily ever after.

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