



SOUTHERN
HOME LOANS

A Division of Goldwater Bank, NA NMLS# 452955

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Your Home Buying Journal

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Why Choose Goldwater Bank?

Purchasing a home is an exciting and momentous step in life that is full of many decisions, big and small. Finding the right partner to walk with you and help you navigate the homeownership process allows you to focus on what's truly important. Goldwater Bank, with its dedicated nationwide team of mortgage professionals ready to offer you the best products, the best services, and a deep bench of operational and technological support, is a great place to start.

With Goldwater Bank, you'll find an experienced partner to walk with you on your journey towards your new home.

Experience the Goldwater Difference



What sets us apart?

It's our experience, expertise, and nationwide coverage that will make the difference for you.

- **Superior client-focused service** - We ultimately understand the home-buying process.
- **We own the entire experience** - No hand-offs to third parties. Goldwater Bank controls the full end-to-end process, from your original loan application to the funding of your mortgage.
- **Complete range of home loan options** - From first time buyers just starting out to investors looking to add to their portfolio, we have the product and expertise to match your needs.
 - Conventional/VA/FHA/USDA purchase and refinance programs
 - Down payment assistance programs
 - Renovation loan programs
 - Construction-to-Permanent one-time-close construction programs
 - 5% down interim construction loan programs (up to \$1 million)
 - ... and so much more!
- **Federally chartered bank** - Goldwater Bank is held to a higher standard than many traditional mortgage companies, giving you security and peace of mind.



Preparing for the Journey

Your Goldwater Bank Home Buying Journal can help you as you first start out. As you look at houses, you can jot down the details of each and include what you like and don't like.

Do you prefer an open-concept or more traditional floor plan? Would you rather live in a quiet, suburban neighborhood or an urban city center? Are you a fan of traditional or modern architecture?

As you set out on your journey and begin looking at homes, you may feel overwhelmed at all the choices. That's where this journal and my dedicated guidance come into play.

I'd like to partner with you during your home buying journey. When you choose Goldwater Bank and myself, you'll receive a dedicated team of mortgage professionals who will walk with you every step of the way. We will streamline the entire mortgage process and offer you technological solutions to give you what you need most during this journey—time.



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Taking Your First Steps

Like any big journey, your foray into homeownership begins with a single step. The assortment of houses on the market can quickly become overwhelming, but when you have a realistic idea of how much house you can afford, you equip yourself with knowledge that can quickly pare down this list. And this preparation starts with the mortgage preapproval process.



Goldwater Bank Streamlines the Preapproval Process

Once you're armed with a preapproval letter in hand, you'll gain power over the homebuying process as you work with your realtor. And, getting preapproved has been simplified with Goldwater Bank's up-front and low-stress process.

- You **apply**. We run your credit.
 - See the documents that we'll need on the next page.
- Our underwriters **analyze** and **review** your application.
- Once approved, we will **issue** a signed preapproval letter for you to present to your buyer's agent.

We all enjoyed our days when life was a little less complicated. Goldwater Bank goes the extra mile to make the mortgage process streamlined and convenient for you. Let's show you how easy it can be!

Apply today!

Documents Needed

At the start of your homebuying journey, be sure you have all the necessary documents to ensure a smooth and timely loan application process. If there is a co-borrower, be sure to have these ready from him or her.

- Government-issued photo ID
- Two most recent consecutive paystubs (four, if paid weekly).
- W-2 or 1099 forms for the past two years
- Last two months of bank statements

If self-employed, also include:

- Last two years of tax returns, personal and business

If you currently own real estate, please provide:

- Recent mortgage statement
- The declarations page of your homeowner's insurance
- A recent statement from your homeowner's association, if applicable



Property Notes

Property #1

Date: _____

Address: _____

List Price: _____

Sq. Ft.: _____

Bedrooms: _____

Bathrooms: _____

Special features: _____

Drawbacks: _____

Likes: _____

Dislikes: _____

Property #2

Date: _____

Address: _____

List Price: _____

Sq. Ft.: _____

Bedrooms: _____

Bathrooms: _____

Special features: _____

Drawbacks: _____

Likes: _____

Dislikes: _____

Property Notes Cont.

Property #3

Date: _____

Address: _____

List Price: _____

Sq. Ft.: _____

Bedrooms: _____

Bathrooms: _____

Special features: _____

Drawbacks: _____

Likes: _____

Dislikes: _____

Property #4

Date: _____

Address: _____

List Price: _____

Sq. Ft.: _____

Bedrooms: _____

Bathrooms: _____

Special features: _____

Drawbacks: _____

Likes: _____

Dislikes: _____

Property Notes Cont.

Property #5

Date: _____

Address: _____

List Price: _____

Sq. Ft.: _____

Bedrooms: _____

Bathrooms: _____

Special features: _____

Drawbacks: _____

Likes: _____

Dislikes: _____

Property #6

Date: _____

Address: _____

List Price: _____

Sq. Ft.: _____

Bedrooms: _____

Bathrooms: _____

Special features: _____

Drawbacks: _____

Likes: _____

Dislikes: _____

Property Notes Cont.

Property #7

Date: _____

Address: _____

List Price: _____

Sq. Ft.: _____

Bedrooms: _____

Bathrooms: _____

Special features: _____

Drawbacks: _____

Likes: _____

Dislikes: _____

Property #8

Date: _____

Address: _____

List Price: _____

Sq. Ft.: _____

Bedrooms: _____

Bathrooms: _____

Special features: _____

Drawbacks: _____

Likes: _____

Dislikes: _____

Property Notes Cont.

Property #9

Date: _____

Address: _____

List Price: _____

Sq. Ft.: _____

Bedrooms: _____

Bathrooms: _____

Special features: _____

Drawbacks: _____

Likes: _____

Dislikes: _____

Property #10

Date: _____

Address: _____

List Price: _____

Sq. Ft.: _____

Bedrooms: _____

Bathrooms: _____

Special features: _____

Drawbacks: _____

Likes: _____

Dislikes: _____

The Mortgage Process Timeline



Upfront Out of Pocket Costs: Home Inspection; Appraisal; HOA/ Condo Cert if applicable.

Important Dates and Times

Offer accepted/under contract: _____

Initial loan application completed: _____

Home inspection: _____

Appraisal: _____

Conditional loan approval: _____

Final loan approval: _____

Closing disclosure received/acknowledged: _____

Closing: _____

Loan funded: _____

5 Mistakes That Can Derail Your Loan

The clock starts ticking the minute you sign your purchase contract. Keep your loan on track by avoiding these 5 mistakes:

1. Slow Document Submission. From the first request for tax returns to your processor's call for an updated asset statement, your response time is critical. Whenever possible, provide documents withing 24 hours.

2. Failing to E-Consent. Doing business electronically from the very start makes the process move more quickly. It's vitally important when you need to acknowledge receipt of your Closing Disclosure. At Goldwater Bank, you'll have personal contact with your loan team, but your e-consent is critical.

3. Not Signing Initial Application Disclosures Quickly. Take time to look over the initial loan application carefully, and contact your loan originator right away with any questions. Be sure to sign it within 2 days.

4. Making Job or Credit Changes. Any one of these items can stop your loan from closing: Taking out new loans or opening new credit card accounts; charging a large amount on your credit cards; changing companies or income type (moving from a salary to commission/bonus compensation).

5. Funds not ready for closing. If you will need cash to close, be sure those funds are available well in advance of closing. One other thing: Don't make large deposits to asset accounts unless you can clearly document the source of the funds.

Key Contacts

Buyer’s Agent: _____

Phone: _____ Email: _____

Listing Agent: _____

Phone: _____ Email: _____

Loan Originator: _____

Phone: _____ Email: _____

Loan Processor: _____

Phone: _____ Email: _____

Home Inspector: _____

Phone: _____ Email: _____

Title & Escrow Company: _____

Phone: _____ Email: _____

Appraiser: _____

Phone: _____ Email: _____

Homeowner’s Insurance: _____

Phone: _____ Email: _____

Utility Company #1: _____

Phone: _____ Email: _____

Utility Company #2: _____

Phone: _____ Email: _____

Utility Company #3: _____

Phone: _____ Email: _____



NOTES

This image shows a single page of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Welcome Home



Goldwater Bank and I want to thank you for choosing us to walk with you on this exciting journey to homeownership! We hope that we made the process as stress-free as possible so that you could focus on this next chapter in your life.

We highly value the relationships that we've built with our clients, and so if any of your family, friends, or colleagues may be wishing to purchase a new home or refinance their current mortgage, we would be happy to help and give them the same high level of service.

Thank you, and again, congratulations!





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