LET YOUR WEDDING GUESTS HELP WITH YOUR

DOWN PAYMENT!

HomeFundIt™ is the first and only online platform that allows your wedding guests and others to contribute to your down payment, via debit or credit card.

EXAMPLE:

	100 WEDDING GUESTS
x	$150 GIFTED, PER GUEST
	$15,000 YOUR DOWN PAYMENT
+	$2,000 *HOMEFUNDIT* GRANT
	$17,000 TOWARDS YOUR NEW HOME

- Create your *HomeFundIt* page in minutes
- Invite your guests to visit
- collect down payment gifts online
- Get a 2-1 match, up to $2,000* towards purchase!

GET A 2-1 MATCH, UP TO $2,000* TOWARDS PURCHASE!

*Grant is a $2-to-$1 match on regular down payment gifts received on HomeFundIt, up to the lesser of $2,000 or 1% of purchase price for first time buyers, as defined by Fannie Mae, who complete homebuyer education prior to signing a purchase contract. Talk to your loan officer or visit your HomeFundIt dashboard for next steps, or you can also find a housing counselor near you by visiting https://www.hud.gov/counseling. Grant funds are applied to nonrecurring closing costs. If closing costs are fully paid by seller or interested party, grant funds can be used to buy down the rate. Grant funds cannot be used towards a down payment. Visit https://www.homefundit.com/grant for complete terms and conditions.

YOUR *Local* LENDER

Sean Stanfield

Area Sales Manager
NMLS# 349707

(916) 276-7563
SStanfield@cmghomeloans.com
TheStanfieldTeam.com

THE STANFIELD TEAM

CMG HOME LOANS

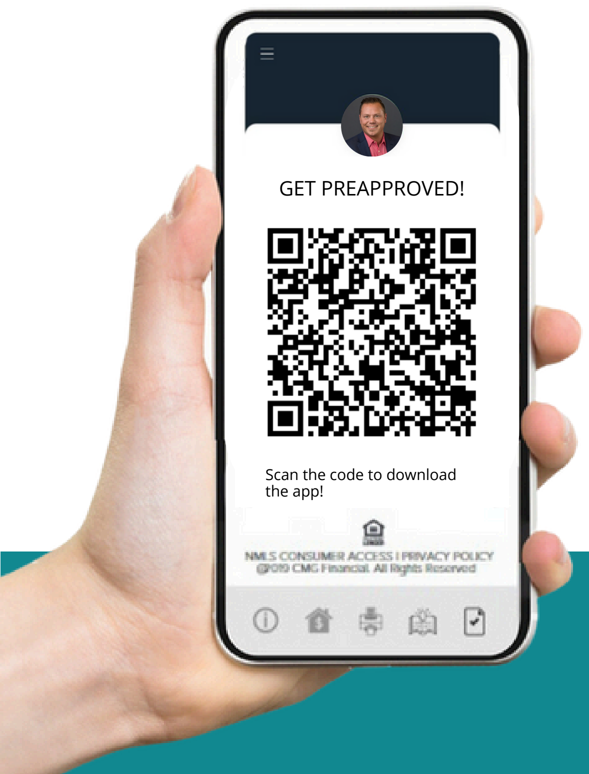
WHERE ARE YOU DRIVING *Home* TO AFTER THE *Wedding?*

homefundit™

Get Preapproved!

Getting preapproved can be the most important part of home buying. It gives you the confidence to search for a home within your budget. It also streamlines the home buying process by offering peace of mind to the seller. They'll understand that you're serious about the purchase and already have the backing of a lender.

Getting preapproved is easy through our Home App! Scan the code to get started!



6 Steps

TO OWNING YOUR NEW HOME

1 APPLICATION

Complete financial profile via simple online application or over the phone.

2 PREAPPROVAL

Basic financial information provided to understand how much home the borrower can afford.

3 PROCESSING

Verification of all personal and financial documentation and appraisal ordered.

4 UNDERWRITING

Detailed review of all information and additional documentation requested if necessary.

5 APPROVAL

Final approval issued and closing documents prepared.

6 CLOSING

Closing Disclosure (CD) and closing package sent to Settlement Agent. All documents reviewed and signed. Loan funds!

I Do's

- Keep your bank accounts in a positive balance
- Speak to me before paying disputed bills that have gone to collection agencies
- Continue making your monthly rent or mortgage payments
- Keep working at your current employer
- Contact me prior to receiving any gift funds from anyone so those funds can be properly documented

I Don'ts

- Leave or change your current job
- Make any major purchases (car, boat, jewelry, furniture, etc.)
- Transfer money between accounts, unless receiving complete, itemized documentation from your bank
- Take out cash advances on credit cards or apply for new credit
- Have friends or family members cover anything related to the purchase of a home (appraisal, earnest money, down payment, etc)