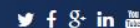


GET PREQUALIFIED NOW!



Tidewater Mortgage  
Services, Inc.



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HOME PURCHASE REFINANCE PRODUCTS ABOUT US OFFICES JOIN OUR TEAM BLOG CONTACT US

Loan Officer Portal

ABOUT US

OFFICES -

JOIN OUR TEAM

BLOG

CONTACT US

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CLICK  
HERE

Welcome TMSI Loan Officers!

Welcome to the Tidewater Mortgage Services' Loan Officer private online portal designed to give you access to proofs of marketing flyers, postcards, eblasts and other related marketing materials. This portal is only for your use – please do not share it with anyone who is not affiliated with Tidewater Mortgage Services. Directly below you will find several category buttons. Use these to link through to the type of marketing material you need. These are viewing proofs only. If you wish to have one customized for your use, simply click the ORDER button below each file. Fill out the fields with as much information as possible. The more information you provide, the less back and forth between the marketing staff and you to get your request filled quickly and easily. We hope you will find this page useful. Please remember to keep the log-in user name and password handy so you may access this page whenever you have a need!



Flyers



Post Cards



E-Blasts



Other

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Flyers



Post Cards



E-Blasts



Other

## TO GET STARTED –

- 1) Click the “**CLICK HERE**” icon above to log onto our “lo-portal” or [www.tidewatermortgage.com/lo-portal](http://www.tidewatermortgage.com/lo-portal)
- 2) Log on or request a new account
- 3) After you have logged on, view some of my selected slides from this presentation and click on the “**CLICK HERE**” to order your personalized TMSI marketing
- 4) After you have ordered your materials, we should be issued PDF and or JPEGs that we can then post on social or use for e-Blast!





***GREAT marketing materials from our incredible marketing department!!!***

## Welcome TMSI Loan Officers!

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# Which Loan Product Is Best For You?

Loan Type	Features	Recommended For Borrowers
<b> Fixed Rate Mortgage</b> (A mortgage in which an interest rate is set before the loan is taken out, and stays constant.)	<ul style="list-style-type: none"> <li>• Monthly principal and interest (P&amp;I) payments that stay fixed for the entire life of the loan</li> <li>• Protection from rising interest rates</li> <li>• Stability makes budgeting easier</li> <li>• Easier to understand for new buyers</li> </ul>	<ul style="list-style-type: none"> <li>• who prefer regular payments with no surprises</li> <li>• with limited or fixed incomes</li> <li>• who plan to stay in their home for a long time</li> <li>• who are refinancing at a time when interest rates are comparatively low</li> </ul>
<b> Adjustable-Rate</b> (An Adjustable-Rate Mortgage (ARM) typically starts with a low interest rate and could increase throughout the loan's lifetime. This rate may stay the same for months before it changes, but in an ARM the interest rate fluctuates.)	<ul style="list-style-type: none"> <li>• Interest rate that is fixed for an initial period, then adjusts periodically based on market conditions</li> <li>• Lower initial rate than with a fixed-rate mortgage</li> <li>• A variety of fixed-period options</li> <li>• Low interest rates initially can allow you to save money</li> </ul>	<ul style="list-style-type: none"> <li>• looking for lower monthly payments in the short term</li> <li>• who plan to move or refinance again within a few years</li> </ul>
<b> FHA Loan</b> (The Federal Housing Administration (FHA) is a United States government agency created as part of the National Housing Act of 1934. It sets standards for construction and underwriting and insures loans made by banks and other private lenders for home building.)	<ul style="list-style-type: none"> <li>• Minimal payment requirements</li> <li>• Flexible income, credit and debt guidelines</li> <li>• Expanded closing cost assistance allowances from lenders, sellers, and builders</li> <li>• Streamline refinance options available</li> </ul>	<ul style="list-style-type: none"> <li>• with limited funds for downpayment and closing costs</li> <li>• who have less than perfect credit</li> </ul>
<b> VA Loan</b> (A VA loan is a mortgage loan in the United States guaranteed by the U.S. Department of Veterans Affairs (VA). The VA loan was designed to offer financing to eligible American veterans or their surviving spouses)	<ul style="list-style-type: none"> <li>• No down payment required</li> <li>• Flexible income, debt, and credit requirements</li> <li>• Closing costs may be funded by a gift or grant</li> <li>• No mortgage insurance requirements</li> <li>• Streamline refinance options available</li> </ul>	<ul style="list-style-type: none"> <li>• who are eligible military service members (may include veterans, reservists, active-duty members and surviving spouse)</li> <li>• who are eligible homebuyers with limited funds for down payment</li> <li>• who are eligible homebuyers with less-than-perfect credit</li> <li>• who need debts paid off to qualify</li> </ul>





Loan Type	Features	Recommended For Borrowers
 <b>USDA Loan/Rural</b> A mortgage loan offered to rural property owners by the United States Department of Agriculture.	<ul style="list-style-type: none"> <li>Require no down payment</li> <li>You may finance up to 100% of the property value.</li> <li>County household income limits apply</li> <li>The property must be in a rural area as defined by the USDA.</li> <li>Reduced monthly guarantee payments, expanded closing cost assistance &amp; streamline refinances available</li> </ul>	<ul style="list-style-type: none"> <li>who are purchasing homes in rural areas</li> <li>with limited assets</li> </ul>
 <b>Jumbo Loans</b> (A loan is considered a jumbo loan if it is more than \$417,000, they tend to be for large single-family homes.)	<ul style="list-style-type: none"> <li>Mortgage amounts in excess of the conforming loan limit set by Fannie Mae and Freddie Mac</li> <li>Also known as nonconforming loans</li> </ul>	<ul style="list-style-type: none"> <li>who are seeking financing for higher priced homes</li> </ul>
 <b>State Specific Bond</b> Also known as First Time Homebuyer Programs	<ul style="list-style-type: none"> <li>Minimal or no down payment requirements</li> <li>Flexible income, credit and debt guidelines</li> <li>Down payment and closing costs may be funded by a gift or grant</li> <li>Income restrictions may apply.</li> <li>Potential for forgivable grants.</li> </ul>	<ul style="list-style-type: none"> <li>who are homebuyers seeking little or no down payment</li> <li>who are looking to take advantage of community homebuying assistance programs.</li> </ul>
 <b>Rehabilitation/Renovation Loans</b> FHA 203K HomeStyle HomePath	<ul style="list-style-type: none"> <li>Allows borrowers to finance repairs and or improvements</li> <li>Streamline options available for 203K</li> <li>Can be used for cosmetic or luxury items</li> </ul>	<ul style="list-style-type: none"> <li>that would like to purchase or refinance a home while doing improvements to the property</li> <li>who are buying distressed properties</li> <li>who are buying older homes that need updating</li> </ul>
 <b>Reverse Mortgage</b> HUD based product that allows borrowers to utilize the equity in their home	<ul style="list-style-type: none"> <li>Allows you to utilize the equity in your home and receive tax free cash, monthly income, and/or a cash credit line</li> <li>May also be utilized to purchase a new home</li> <li>No monthly payment</li> </ul>	<ul style="list-style-type: none"> <li>who are seniors wishing to eliminate monthly payments and debt</li> <li>who are seniors wishing to receive a steady monthly income</li> <li>who are seniors that wish to remain in their home and offset the cost of medical expenses</li> </ul>

### NAME GOES HERE

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Web: [twmortgage.com/XXXXXXX](http://twmortgage.com/XXXXXXX)



**Tidewater Mortgage Services, Inc.**

[TidewaterMortgage.com](http://TidewaterMortgage.com)

XXX XXX XXX XXXX

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Presented By:



XXXXXX XXXXX

Loan Officer

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Web: [twmortgage.com/xxxxxxx](http://twmortgage.com/xxxxxxx)

## The Why & How of Social Media

### If You're Not Using Social Media You're Missing Out

- Stay connected with past clients
  - Find loyal promoters
- Deliver information to prospects
- Become part of the word of mouth conversation
  - 93% of shoppers' buying decisions are influenced by social media and 90% of consumers trust peer recommendation<sup>1</sup>
- Be visible - Facebook alone has over 1 billion users in the U.S.



1. Socialnomics 301A, <http://www.socialnomics.net/>

[WWW.TIDEWATERMORTGAGE.COM](http://WWW.TIDEWATERMORTGAGE.COM)

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HERE**

### Advantages Of A Facebook Business Page

# Agent Reference Guide

	VA	FHA	Conv
Maximum Loan Amounts*	\$458,850 - Tidewater, Virginia \$1,000,000 Jumbo	up to \$458,850 including MIP	\$417,000 \$458,850 (Jumbo conforming)
Maximum Ratios	41%	31% / 43%	28% / 36%
VHDA Sales Price Limits	New Construction & Existing: \$325,000; Income Limits: 2 or fewer: \$79,600, 3 or more persons: \$92,200		
Maximum Seller Concessions	Normal points & closing costs Plus 4% of sales price	6% of sales price	
Conventional (Primary/Secondary Home)	> 90% LTV = 3% of sales price; 75.01 - 90% LTV = 6% of sales price; < 75% LTV = 9% of sales price		
Investor	2% of sales price		
VA Funding Fees	PURCHASE: 0% Down: 2.15% 1st time / 3.30% subsequent user / 2.40% National Guard Reserves - 1st time 5% Down: 1.50% / 10% Down: 1.25% (Zero FF if discharged w/10% more disability)  REFINANCE: 2.15% 1st time / 3.30% subsequent user		
Mortgage Insurance	None	Upfront: 1.75% Monthly: Loan term 30 yrs and LTV>95% = 1.35 Loan term 30 yrs and LTV<95% = 1.30 Loan term 15 yrs and LTV>90% = 0.70 Loan term 15 yrs and LTV<90% = 0.45	Monthly: 90.01-95% LTV = 0.99 85.01 - 90% LTV = 0.65 80.01 - 85% LTV = 0.40
Lender's Title Insurance Estimate	0.40% of loan amount		
Homeowner's Insurance - Estimate	\$200,000 - \$85/month / \$250,000 - \$90/month / \$300,000 - \$95/month / \$350,000 - \$100/month / \$400,000 - \$125/month / \$450,000 - \$150/month / \$500,000 - \$180/month		
*The loan amounts vary according to MSA area. See loan officer for details. *Information provided is for the use of Hampton Roads real estate professionals as a guide. The information is not guaranteed to be exact and may change per industry updates or government regulation."			

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# VA Financing

## ZERO Down Financing



**\$458,850 New VA Loan Limit for 100% Financing!**

Veterans Administration (VA) offers ZERO down payment financing options with very flexible underwriting guidelines. This type of financing is available to first time buyers as well as repeat homeowners.

### Program Benefits

- Lower down payment
- Better interest rates
- Higher debt ratios
- Easy credit qualifying
- Higher seller contributions
- Include cost of energy efficient improvements into loan
- Financing for 1-4 unit properties

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# Upfront Information Needed

- 1 **Last 30 days consecutive pay stubs** (LES for military personnel). If you do not have your pay stubs, please obtain a signed letter from your personnel department stating your pay rate, hours, and year-to-date income.
- 2 Last two years of **W-2 Forms** (and 1099's if applicable) covering all jobs during that time period.
- 3 Copy of your last 2 years of **Federal Tax Returns** (all pages). Please sign the bottom of page 2 of your returns to certify that it is a true copy of the information you turned into the IRS. Corporation, S-Corp, or Partnership: Need the last 2 years Business Returns and K1's if applicable.
- 4 If you currently own an **investment property** or a **second home**, we will need a complete copy of your last **2 years Federal Tax Returns** (all pages). Please sign page 2 of the returns verifying that you are providing a true copy and a copy of current lease, mortgage statements, and homeowners insurance for each property.
- 5 **Bank statements covering the last 2 months** for your checking, savings, and investment accounts (all pages, summary is not acceptable). Also provide the **most recent retirement plan statement**. Please provide a written explanation and supporting documentation for any large deposits of \$500 or more going into your bank accounts. No need to document your direct deposit pay if it clearly references your employer's name.
- 6 **Written explanation** regarding any late payments listed on your credit report. If you have had a **bankruptcy** in the past, we will need a written explanation detailing what caused the bankruptcy and a full copy of the petition and discharge. If you don't have these documents, please check with the attorney that handled the procedure or you can call the **National Records Administration** at 1-215-305-2020 for instructions on how to request a copy.
- 7 Please provide your **landlord's** name and number covering the last **2 years**.
- 8 **VA Buyers:** Copy of your **DD214** (member copy 4) or **original statement of service** from your command.
- 9 **VHDA Buyers Only:** Please provide a full copy of the last 3 years of your Federal Tax Returns(all pages). Please sign page 2 verifying that you are providing a true copy. If you do not have a copy of your returns, you can contact the local **IRS Office (200 Granby Street Norfolk, VA 757-213-3925)** to inquire about picking up a copy of your last 3 years of tax transcripts.
- 10 **Photo ID (copy of the front and back).**
- 11 Check or Credit Card made payable to **Tidewater Mortgage Services, Inc.** for appraisal fee.  
(Due once contract is ratified)

*All loans are subject to credit approval.*

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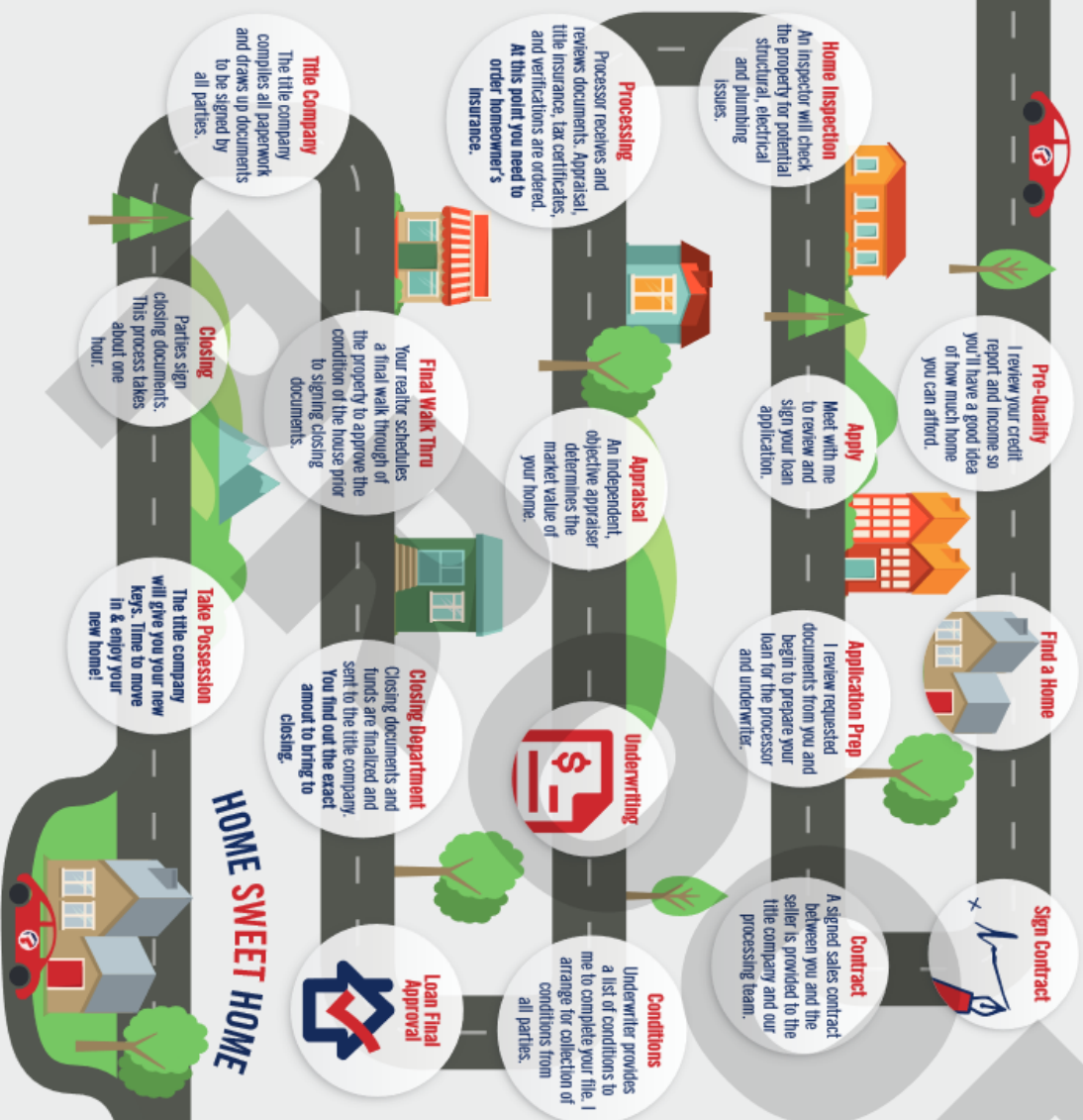


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# Your Road Map to the Homebuying Process



**Name Goes Here**  
Real Estate Company Goes Here  
Address goes here, address goes here,  
address goes here  
Direct: 000-000-0000  
Fax: 000-000-0000  
Email: xxxxxxxx@xxxxxxxxxxxx.com  
Web: xxxxxxxxxxxxxxxxxxxxxxxx.com

Real Estate Logo Goes Here

**Name Goes Here**  
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Tidewater Mortgage.com  
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Is there government assistance?

Will I be able to qualify?

Which loan product is best?

# We Have Your Mortgage Answers!

Where do I begin?

How much home can I afford?

How important is my credit?



## BACK

**Come To Our Free Mortgage Seminar!**

I would like to invite you to sign up for our FREE, no obligation, mortgage seminar! We're offering an informative presentation for anyone who is considering a home purchase in the near future. This seminar will include a Q & A session with Tidewater Mortgage loan professionals, and lots of valuable information about the home-buying process, as well as what types of loan products are available to you, and the steps you need to take to qualify. Refreshments will be served during this informative and helpful presentation - sign up today!

**RSVP by Feb, 00th:**

xxxxxx@xxxxxxxx.com / 000-000-0000

**Friday Feb. 6, 2015  
10:00 - 11:00 AM**

**At Tidewater Mortgage  
Address Goes Here,  
Virginia Beach, Va 00000**

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XXXXXXXX XXXXX, XX 00000

www.tidewatermortgage.com/xxxxxx

PHS#1 510  
U.S. Mortgage  
#A00  
XXXXXXXX, VA  
P#HMT NO. X

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FRONT

# Think the refinance boom passed you by?

## That may not be the case, it is still a great time to refinance!



BACK

**There is no need to spend the time  
wondering about the possibility of  
a lower rate. Call me today for a  
no obligation mortgage review.**



**Tidewater Mortgage  
Services, Inc.**  
[www.tidewatermortgage.com](http://www.tidewatermortgage.com)

3100 Smoketree Court  
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XXXXXX XXXXXX

Mortgage Loan Officer

NMLS # 00000000

VA Lic. # MLO-000000 NC License # 000000

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Another home sold by your local  
realtor \_\_\_\_\_!

No matter if you are buying or  
selling, call on the very best

**Real Estate Team**

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<http://www.tidewatermortgage.com/wp-content/uploads/2015/08/tms-loportal-justsold.pdf>



FRONT

# Easy!

## Loan Processing

Real Estate Agents  
are **talking** about  
Tidewater Mortgage Services!



BACK

*"John stayed on top of my loan from start to finish. What a great experience!"*

*-Suzy Smith, ABC Realty*

Realtors all across Hampton Roads are sharing their success stories about using John Smith with Tidewater Mortgage Services to assist with their latest closing!

Maybe its time you called John too!

Realtors! Let TMSI help you with:

- Local Underwriting
- In-House Loan Processing
- A Large Variety of Loan Products
- Superior Customer Service

### John Smith

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**Tidewater Mortgage  
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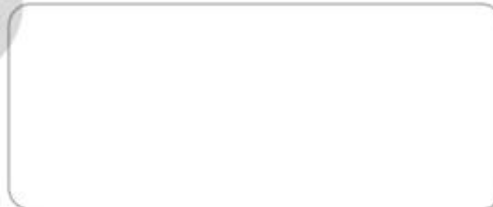
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**Tidewater Mortgage  
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TidewaterMortgage.com

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Address Goes Here  
Anywhere, US 00000



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HERE**

# Is Now The Time?

Tidewater Mortgage Services just helped your neighbor **Refinance.**

We can help you too!

BACK

**There's never been a better time to refinance your home, and there's never been a better mortgage company to work with!**

Why are you still paying that high loan rate on your mortgage month after month? Now is the time to refinance, just like your neighbor recently did! And, now is the time to call John Smith with Tidewater Mortgage Services to get the best service and smoothest refinancing transaction in town. You'll wonder why you haven't thought of refinancing before, and better yet, you'll be thrilled with your lower interest rate and monthly savings!

**John Smith**

Title Goes Here

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Email: xxxxxx@twmortgage.com

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**Tidewater Mortgage Services, Inc.**

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**Tidewater Mortgage Services, Inc.**  
TidewaterMortgage.com

Address Goes Here  
Address Goes Here  
Anywhere, US 00000



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# Your Full-Service Lender!

**We Make The Loan Process Easier Every Step Of The Way!**

As a Full Service Lender, Tidewater Mortgage Services, Inc. is able to bring you to the closing table faster.

## Fast Service



- Quick turn-around times means faster loans
- Same day prequalification for potential buyers

## Credit Rescoring



- Individual credit rescoring plan provided upon request for people who may wish to raise their credit scores
- Increased credit scores may allow for program qualifying or lower interest rates

## Variety of Products



- USDA 100%, FHA, VA and Conventional financing
- We offer a variety of products for every borrower
- Common sense underwriting - decisions made within 72 hours

## All In-House



- In-house processing and underwriting
- HVCC department with local appraisers

### NAME GOES HERE

Loan Officer/Branch Manager

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**Tidewater Mortgage  
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XXX XXX XXXX

XXX XXX XXX XXXX



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# Family Matters!



## Introducing The Family Opportunities Loan Program From Tidewater Mortgage!

At Tidewater Mortgage Services, just like in your household, family matters. The concerns you have in helping your loved ones can be put at ease with our program designed to offer assistance where it matters most.

Your children are old enough to be out of the house, yet not quite ready to be able to purchase their own home – let Tidewater Mortgage Services help you help them with a loan tailored to assist them in becoming independent!

Our parents took such great care of us as we grew up – now its our turn to return the favor. Tidewater Mortgage Services is here to find a solution that offers you peace of mind and your parents comfort in their golden years!

Not every child is able to live a totally independent life, regardless of how much we would want them to. Tidewater Mortgage Services can help you provide that safety net when self-reliance means so much to them, and you!

**Contact your loan officer today to explore how your Family Matters!**



**NAME GOES HERE**

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HERE**

# Rent — OR — Own



## That Is The Question!

Let Tidewater Mortgage Services share with you some interesting thoughts on the difference between renting and owning!

[CLICK HERE TO READ MORE](#)



[CLICK  
HERE](#)

Tidewater Mortgage Is Your

# GO-TO

Mortgage Lender!



**We Make The Loan Process Easier Every Step Of The Way!**



**Fast  
Service**

- Quick turn-around times means faster loans
- Same day prequalification for potential buyers



**Variety of  
Products**

- USDA 100% VHDA, FHA, VA and Conventional financing
- We offer a variety of products for every borrower



**All  
In-House**

- In-house processing and underwriting
- HVCC department with local appraisers



**Tidewater Mortgage  
Services, Inc.**

[TidewaterMortgage.com](http://TidewaterMortgage.com)

**Start Your New Home Purchase Now!**

## 000-000-0000

NMLS #71158 / [www.nmlsconsumeraccess.com](http://www.nmlsconsumeraccess.com)



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**The Manufactured Homes Lending Specialists!**



# OPEN HOUSE!



123 Awesome Ave., Anywhere, US 00000



- 00 Bedrooms / 00 Bathrooms / 0000 Sq Ft
- This home has a awesome Dining Room
- This home has a awesome Kitchen
- This home has a awesome Garage
- This home has a awesome Back Yard

**\$000,000**



**NAME GOES HERE**  
*Real Estate Company Goes Here*  
Address goes here, address goes here,  
address goes here  
Direct: 000-000-0000  
Fax: 000-000-0000  
Email: xxxxxxxx@xxxxxxxxxx.com  
Web: xxxxxxxxxxxxxxxxxxxxx.com

Real Estate Logo Goes Here



**NAME GOES HERE**  
Loan Officer Title Goes Here  
NMLS# 0000000  
Office: 000-000-0000  
Cell: 000-000-0000  
Fax: 000-000-0000  
Email: xxxxxx@twmortgage.com  
Web: twmortgage.com/xxxxxx



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**STOP DREAMING... START DOING!**



**Get A Renovation Loan from Tidewater Mortgage and Watch Your Dreams Take Off!**

We will finance the cost of those renovations and repairs **INTO YOUR LOAN!!!** We offer the FHA renovation loan (203K) and a Conventional renovation loan that is available for homeowners and investors, and for second homes! **CALL ME** for more information! We are experts at **RENOVATION INNOVATION**

**You Can Turn A Renovation...**

**Into Your DREAM Kitchen!**

**NAME GOES HERE**

Loan Officer/Branch Manager

NMLS# 000000000

Office: 000-000-0000

Cell: 000-000-0000

Fax: 000-000-0000

Email: [rmuller@twmortgage.com](mailto:rmuller@twmortgage.com)

Web: [twmortgage.com/XXXXXXX](http://twmortgage.com/XXXXXXX)



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[TidewaterMortgage.com](http://TidewaterMortgage.com)

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Your Preferred  
Lender Should  
Go To The  
**Extreme!**



Tidewater Mortgage  
Is Ready To  
**Jump**  
At The Opportunity!

Tidewater Mortgage Services has a long-standing relationship of working with quality homebuilders as their "preferred lender" to help make the homebuyer's process as smooth as it can be. With over 20 offices along the East Coast, and as far west as Texas, TMSI offers superior support and a large variety of loan products so that building partners and their buyers can enjoy streamlined and successful home buying transactions.

Tidewater Mortgage Services is ready to jump at the opportunity to be your preferred lender! In fact, we have been the preferred lender for Southeastern Virginia and Raleigh, North Carolina builder Chesapeake Homes since 1997, and Delaware builder, Schell Brothers since 2003, so we know what it takes to service your buyers with mortgage loan excellence. These long-standing relationships have resulted in a buyer-friendly procedure that enables the builder to provide a higher level of service and more efficient contract to closing process to its buyers... And isn't that the way it should be?

Choose Tidewater Mortgage Services as your preferred lender and create a partnership that will offer you a unique advantage in the building industry! We're ready to go to the extreme!

Here's The Preferential Treatment We  
Provide As A Preferred Lender:

-  Direct Lending
-  Approved With Over 20 Investors
-  Upfront Underwriting
-  Weekly Reporting
-  Exceptional Marketing Team
-  Guaranteed On-Time Closings



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[TidewaterMortgage.com](http://TidewaterMortgage.com)

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200 Golden Oak Ct.,  
Suite 100  
Virginia Beach, VA 23452



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Tidewater Mortgage Is Your

# GO-TO LENDER!



- ✓ Great Rates
- ✓ Fast Approvals
- ✓ Same Day Prequalifications
- ✓ Variety of Products
- ✓ In-House Services



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**Start Your New Home Purchase Now!**

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**The Manufactured Homes Lending Specialists!**



WATCH YOUR LOANS TAKE OFF! 

## Superior support services for you & your customer!

Making loans happen is a team effort at Tidewater Mortgage Services! We offer you unparalleled support through every step of your customer's loan process, and we also back you up with the help you need to be successful!

**Here's more TMSI offers YOU:**

- aggressive compensation plan
- in-house marketing support
- individual LO websites
- lead generation support
- and, much, much MORE!

For a discreet conversation about how to get your loans to take off, call Rob at:

**757-605-4193**

or send a discreet email to [rrunnells@twmortgage.com](mailto:rrunnells@twmortgage.com)

or visit

[www.twmortgage.com/launch](http://www.twmortgage.com/launch)  
for more information

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200 Golden Oak Court  
Suite 100  
Virginia Beach, VA 23452



# The Right Loan Products



Fixed Rate Mortgage



Adjustable Rate Mortgage



Rehabilitation/Renovation



FHA Loans



Jumbo Loans



State Specific Bond Programs



Reverse Mortgage



USDA Loans/Rural Housing



VA Loans

**CLICK HERE** to read about all of the loan products we have available. Together with one of our experienced loan officers, you can determine the best one to suit your mortgage needs!






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# Do Your **HOMEwork** Before You Buy!



Just like studying for a big test in school, buying a home requires doing homework to prepare and be knowledgeable so you can come out ahead.

-  **Find A Good Agent**  
You'll be spending some time with the agent you choose to represent you, so you want to mesh with them, and know they can work for you!
-  **Create A Wish List**  
Knowing what you want in your new home can save you time and narrow your search. Prioritize and be willing to compromise.
-  **Set A Budget**  
Know your limitations, and what you can afford. The bigger the home, the higher related expenses such as electric, water and other services.
-  **Get Prequalified**  
The smartest thing you can do is find a lender, and get the pre-approval process complete before you ever step foot in a potential home for sale.
-  **Narrow Your Search**  
Just like a kid in a candy store, searching for a new home can be tempting. Include or exclude choices based on your preferences, such as location.
-  **Make The Offer**  
Once you find the home you want, put together an offer and present it with your agent's assistance to the seller.
-  **Prepare For The Purchase**  
If your offer is accepted, work closely with your loan officer and work diligently towards closing. Your lender will advise you every step of the way.
-  **Close & Celebrate!**  
After signing the final document, you'll receive the keys to your new home! Like getting an A+ on a test, you'll be happy you did your HOMEwork!

**CLICK  
HERE**

# First Time Homebuyer Vocab!



**Know Exactly What Your Tidewater Mortgage Agent Is Saying!**

## **Back-End Ratio**

The ratio of all fixed debt, including housing expenses, to gross income. Most lenders require this ratio to be at 45% or less.

## **Adjustable Rate Mortgage (ARM)**

A loan whose interest rate is periodically adjusted to more closely coincide with current interest rates.

## **Escrows**

The mortgage company establishes an escrow account to pay property tax and insurance during the term of the mortgage.

## **Annual Percentage Rate (APR)**

Cost of a mortgage stated as a yearly rate, with all financing costs, including interest, mortgage insurance, and loan origination fee.

## **Mortgage Insurance**

A fee charged for either an FHA or a private mortgage insurance policy.

## **Conventional Loan**

A mortgage that has fixed monthly payments for the life of the loan and usually has a 30-year period of fixed interest rates.

## **Homeowner's Insurance**

Combined property and liability insurance designed for residential property owners.

## **VA Loan**

For active-duty military and veterans. Offers zero down payment financing options with very flexible underwriting guidelines.

## **Lien**

A form of encumbrance that holds property as security for the payment of a debt.

## **FHA Loan**

Low down payment financing options with very flexible underwriting guidelines.

## **Market Value**

The highest price that a property is expected to bring under fair and normal market conditions.

## **Comparables**

Properties that are similar to a subject property and are used in the appraisal process. Also referred to as comps.

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# Understanding Your **CREDIT SCORE**



## Credit Score Ranges:

780+ EXCELLENT

720-779 VERY GOOD

680-719 GOOD

620-679 AVERAGE

580-619 FAIR



## What Affects Your Credit Score?

### POSITIVE EFFECTS



- Paying bills on time and in full.
- Use 20% or less of your available credit.
- Minimize credit inquiries.

### NEGATIVE EFFECTS



- Late bills or not paying the minimum balance due.
- Max out your credit.
- Numerous new credit accounts, inquiries or recently closed accounts.

Contact Your Tidewater Mortgage Loan Officer For More  
Information About How To Improve Your Credit Score.

**CLICK  
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How To  
Add

# Curb Appeal

To Your  
Home!



## New Numbers Can Help

Select some new house numbers rather than the old-fashioned hardware store ones – and display in unique place or location for added flair!



## Light Up Your Porch

Add some new porch lights – not only is it a safety plus, but a brighter, newer fixture can help illuminate your entry way!



## Paint Your Front Door

A pop of color can brighten an entrance and draw attention. Be sure to pick a color that is warm and friendly, and blends in with the rest of your home's exterior color palette.



## How About A Mailbox Makeover

Turn a drab letter box into a fashionable place for mail with a new post, decorative bracket, colorful plantings or fancy mailbox!

Remember, look to your friends at Tidewater Mortgage Services for lots of helpful and friendly advice! We're always here to help for new loans, refi loans, renovations loans and more!



## Soften The Look With Plants

Nothing makes a home more homey than live plants – use plant stands, colorful pots and planters and choose flowering and non-flowering varieties!

**CLICK  
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<http://www.tidewatermortgage.com/wp-content/uploads/2016/09/tms-eblast-curbappeal2-080916.pdf>

# If You're Not Using Social Media You're Missing Out!



Become part of the word of mouth conversation

- 93% of shoppers' buying decisions are influenced by social media and 90% of consumers trust peer recommendation<sup>1</sup>



Stay connected with past clients

- Find loyal promoters



Deliver information to prospects



Be visible - Facebook alone has over 1 billion users in the U.S.



1. Socialnomics 2014, <http://www.socialnomics.net>

**CLICK  
HERE**





# Trust The Expertise Of A **Loan Officer AND An Agent!**

## What do buyers want from a **Loan Officer?**

- Fast notification of pre-approval
- Variety of loan products to help get best rate
- Quick turnaround, processing, approval & closing
- Friendly & helpful service
- Responsiveness to their needs

## What do buyers want from an **Agent?**

- Assistance finding the right home
- Help with negotiations regarding the sale terms
- Offer guidance with price negotiations
- Provide comparisons of other homes for sale
- Aid with paperwork

If you're ready to buy a home, trust a **TEAM** – the experienced team of a mortgage loan officer and real estate professional!

**CLICK  
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# Contacts You Should Save!



Help your clients by having these contacts at the ready!



## Lender

Help the mortgage process go smoother for your client by pointing them to someone who's previously worked out well!



## Home Inspector

Your buyers will look to you to refer an inspector they feel they can trust to check out their potential purchase!



## Landscaper

Curb appeal means everything when listing a home, and help the resale value. A go-to landscaper can help your sellers!



## Staging Company

Not all homes are furnished when listed – a quality stager can mean quicker sales and more appeal to buyers!



## Handyman

There are always last minute repairs and fixes your sellers will need. Make sure you have an affordable option to share!



## Contractor

Reliable contractors who know zoning codes are a hot commodity for your buyers looking to remodel!

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# What You Need To Apply For A Mortgage Loan!



Having these documents on hand when you apply for a loan through Tidewater Mortgage will speed up your application process!

## Important Documents Needed When Preparing To Get A Mortgage Loan



W-2 Forms



Bank  
Statements



Any other sources  
of funds besides  
income from jobs



Child support  
documents when  
applicable



Pay stubs



Proof of any  
military service

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# Get Prequalified Today!



Know How Much You Can Afford  
Before You Start Your Home Search!

Get Prequalified Now!

## Why Get Prequalified?



### Affordability

Getting a preapproval letter from a lender will allow you to know exactly how much home you can purchase.



### Motivation

A preapproval letter tells them that you're already working with a lender that's willing to finance your purchase and that you can perform.



### Saves Time

Since your lender has to do work in advance, including a credit check and confirmation of income to determine borrowing qualification, time is saved when you find the home you want to buy.



### Additional Costs

With an itemized list of costs provided after being preapproved, purchasers are armed with good information so you can be ready for any additional expenses that may come your way.



### Negotiation Advantages

Owners may be debating between your offer and a higher offer from a buyer who hasn't been preapproved. Your status just might motivate them to be a little more flexible with your terms.

Get Prequalified Now

Contact Us For  
More Information

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# Top 10 Reasons to Refinance



Potentially Lower Your Monthly Payments



Switch To A Fixed-Rate



Potentially Lower Your Interest Rate



Access Home Affordable Refinancing Program (HARP) Before It Ends



Reduce Your Loan Term



Eliminate Mortgage Insurance



Withdraw Equity



Consolidate Revolving Debt



Add or Remove A Name From The Mortgage



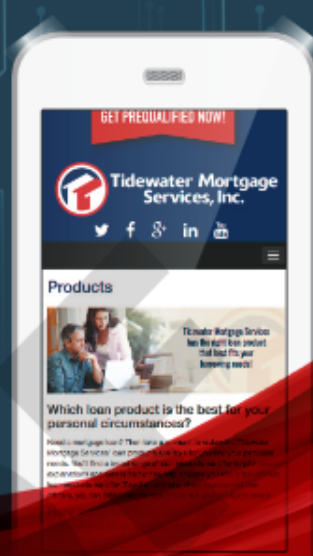
Consolidate Two Mortgages



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# Impress Your Clients With These Tech Tips!



**Simplify the buying or selling process for your clients with these creative ways of incorporating technology into how you communicate with them!**



Design an infographic one sheet for homebuyers' with FAQs.



Make a PDF of Showing Schedules, add comps of the surrounding area, and up to date market data!



Use DropBox and share a folder with your client's schedules & important documents.



Record a customized video walkthrough for a buyer who is under contract.

**Remember, Tidewater Mortgage Services can help you with all of your mortgage and refinance loan needs!**



Make everything mobile – its easier to check schedules, get directions, review documents, etc...

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