



Unlocking the Door to **HOMEOWNERSHIP:**

A COMPREHENSIVE GUIDE TO MORTGAGE
LOAN PROGRAMS FOR REALTORS

CMG HOME LOANS

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Introduction

Meet CMG Home Loans. We are the retail division of CMG Financial, the well-capitalized, privately held mortgage-banking firm built on over 30 years of lending transparency and client service. Our motto, *Experience Extraordinary*, is executed through operational efficiency and support, product innovation, investment in technology, & in-house marketing.

We thrive on forward-thinking product innovation. From the nation's only 30-year draw, first-position HELOC combined with a personal checking account, to a unique down payment gifting platform, to an in-house renovation team, & more – we have plenty of tools that can help you stand out from the competition and reach more home buyers and sellers.

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Conventional Loans

Conventional Loans are the most popular type of mortgage loan. They come in a range of terms, including common 15-year & 30-year terms, and not backed by the U.S. federal government.

Buyer Benefits

- ▶ Down payments as low as 3%*
- ▶ Cancellable mortgage insurance
- ▶ Anyone can apply (first-time buyers, repeat buyers, investors, etc.)
- ▶ Can be used to finance any type of property (primary residence, second homes, rental properties, & investment properties)

Max Seller Assistance Allowed

- ▶ **Primary Residence & Second Homes**
 - ▶ 3% max if less than 10% down
 - ▶ 6% max if 10-25% down
 - ▶ 9% max if greater than 25% down
- ▶ **Investment Properties**
 - ▶ 2% max regardless of down payment

Fast Facts

- ▶ No income limits unless program specific
- ▶ Property condition flexible – just needs to be livable
- ▶ Foreclosures 7 years, unless included in BK, Short Sale 4 years, 4 years for BKs, typically
- ▶ PMI comes off at 78% LTV or 80% LTV if you notify the servicer
- ▶ Minimum credit score required: 620
- ▶ Student loan payment on a credit or documented payment – if zero, then income-based payment plan, zero to confirm or 1% of the balance for Fannie Mae & 0.5% for Freddie Mac

How to Apply: Documents Needed

- ▶ Proof of income & employment (pay stubs, tax returns, W-2 statements, etc.)
- ▶ Documentation of financial assets (bank statements, etc.)
- ▶ Residential history (previous two years)
- ▶ Credit history
- ▶ Identity information such as driver's license and Social Security card

We have plenty of checklist documents to help your clients – ask us to pass them along!

Conforming Loan Limits

[Click here to see this year's limits.](#)

**This page is intended for mortgage and real estate professionals only.*



FHA Loans

An FHA (Federal Housing Administration) Loan is a government-backed loan that's oftentimes a great option for first-time buyers & low-to-moderate income buyers due to its reasonable rates, low credit score options, & low down payment.



Buyer Benefits

- ▶ Down payments as low as 3.5%*
- ▶ Credit scores as low as 580
- ▶ DACA recipients can apply

Max Seller Assistance Allowed

- ▶ Seller can contribute up to 6% max toward closing costs & pre-paid items

Fast Facts

- ▶ Mortgage insurance premium required (~1.75% of home purchase price upfront & recurring annual cost of 0.45% to 1.05%)
- ▶ Can only finance primary residences
- ▶ Single-family home, multifamily home (two or four units), condo, or a certain manufactured homes only
- ▶ Loan must fall within FHA Loan limits (updated annually)

How to Apply: Documents Needed

- ▶ Proof of income & employment (pay stubs, tax returns, W-2 statements etc.)
- ▶ Documentation of financial assets (bank statements, etc.)
- ▶ Credit history
- ▶ Identity information such as driver's license, Social Security card, & date of birth, in order to apply

FHA Loan Limits

[Click here to see this year's limits.](#)

**This page is intended for mortgage and real estate professionals only.*



VA Loans

The VA Loan is a 0% down, government-sponsored mortgage backed by the U.S. Department of Veteran Affairs (VA) & offered through VA-approved lenders. It is available to all active-duty military, Veterans, reservists, National Guard, & surviving military spouses.

Buyer Benefits

- ▶ No down payment needed
- ▶ No mortgage insurance payment
- ▶ Flexible underwriting requirements
- ▶ Streamlined refinancing
- ▶ Oftentimes discounted rates

Max Seller Assistance Allowed

- ▶ **NO** limits on closing costs & reasonable discount points
- ▶ 4% max toward prepaid items

Fast Facts

- ▶ A VA Loan includes a small, one-time funding fee of 0.5% to 3.3% of loan amount
- ▶ Funding fees for purchase, construction, & cash-out refinance loans are reduced for loans closed on or after April 7, 2023, & prior to November 14, 2031
- ▶ **CAN** be used with a temporary buydown

How to Apply: Documents Needed

- ▶ Certificate of Eligibility (COE) – To apply for a COE, they can submit an application online at va.gov or contact us
- ▶ Proof of income & employment (pay stubs, tax returns, W-2 statements, etc.)
- ▶ Documentation of financial assets (bank statements, etc.)
- ▶ Residential history (previous two years)
- ▶ Credit history
- ▶ Identity information such as driver's license, Social Security card, & date of birth, in order to apply

VA Loan Limits

[Click here to see this year's limits.](#)

**This page is intended for mortgage and real estate professionals only.*



USDA Loans

A USDA Loan is a government-backed mortgage that offers significant benefits for eligible home buyers & owners.



Buyer Benefits

- ▶ 0% down
- ▶ Low interest rates
- ▶ No costly mortgage insurance
(But it does include USDA loan guarantee fee)

Max Seller Assistance Allowed

- ▶ 6% max toward closing costs & prepaid items

Fast Facts

- ▶ Can cover costs for essential household equipment, such as wall-to-wall carpeting, ovens, ranges, fridges, washers, dryers, and heating & cooling equipment, if the equipment is conveyed with the dwelling
- ▶ Can be used for purchase or refi
- ▶ Financing for full purchase, construction, rehabilitation, or home improvements
- ▶ Can cover site preparation costs, including grading, foundation plantings, seeding or sod installation, trees, walks, fences, & driveways
- ▶ No acreage limits

How to Apply

- ▶ Income no higher than 115% Area Median Income (AMI)
- ▶ No credit requirement (but applicants need to demonstrate good debt management)
- ▶ 30-year fixed-rate mortgages only
- ▶ Primary residences only
- ▶ Applicants need to be a U.S. citizen, U.S. non-citizen national, or qualified alien
- ▶ Must be in a USDA-approved area



Jumbo Loans

A Jumbo Loan is a type of non-conforming mortgage loan that is not backed by the federal government & exceeds the conventional conforming loan limits set by the Federal Housing Finance Agency (FHFA). If your client is looking to finance a more expensive property or if they live in a high-cost area, they may need a Jumbo Loan.

Types of Jumbo Loans

We offer several different Jumbo Loan options with slightly different requirements:

- ▶ **Classic Jumbo:** Loan amounts up to \$3 million. Cash reserves of 6-30 months. Available for 1- to 4-unit properties
- ▶ **Elite Jumbo:** Loan amounts up to \$2 million. Cash reserves of 6-18 months. Available for 1- to 4-unit properties
- ▶ **Flex Jumbo:** Loan amounts up to \$3 million. Cash reserves of 9-36 months. Available for 1- to 4-unit properties
- ▶ **Premier Jumbo:** Loan amounts up to \$2.5 million. Cash reserves of 6-24 months (QM) or 12-48 months (Non-QM). Available for 1- to 2-unit primary residences & 1- to 4-unit investment properties
- ▶ **Expanded Jumbo:** Loan amounts up to \$2 million. Cash reserves of 6-18 months (QM) or 6-24 months (Non-QM). Available for 1- to 4-unit properties

How to Apply: Eligibility

- ▶ Proof of employment history & verifiable income
- ▶ A loan that exceeds the conforming loan limits in your area
- ▶ A credit score around 680 or above
- ▶ LTV of 89.99% or lower
- ▶ A debt-to-income ratio of 43% or below



Renovation Loans

Do you have a client considering a home in need of improvement? They love the house or neighborhood, but maybe not the leaky pipes, or the small kitchen, or the dated siding? For the house they love, that just needs a little TLC, we have renovation financing with CMG.

Types of Renovation Loans

An FHA 203(k) combines the costs of a home purchase (or refinance) with the costs of home renovations.

There are two main types of FHA 203(k) Loans:

- ▶ **The Limited FHA 203(k) Loan** is commonly used for renovations up to \$35,000. To be eligible for this loan, your home must be habitable while undergoing renovations. No structural changes are allowed during these renovations. In other words, a Limited FHA 203(k) can be a good option for cosmetic changes
- ▶ **The Standard FHA 203(k) Loan** is the better option for larger renovations that include structural changes. With the Standard FHA 203(k), there is no repair price limit, & the home can be uninhabitable during renovations

Fannie Mae HomeStyle® Renovation or Freddie Mac CHOICERenovation®

The **Fannie Mae HomeStyle® Renovation & Freddie Mac CHOICERenovation®** also combine the costs of a home purchase (or refinance) with the costs of home renovations. These loans offer low down payments for primary residence homes. They are available for second homes & investment properties. Unlike other types of renovation loans, these can include swimming pools or outdoor living areas.

CMG Energy Plus

- ▶ Can be used to pay off an existing energy debt including PACE (Property Assessed Clean Energy Program)
- ▶ Can be combined with a HomeStyle Renovation Loan as well
- ▶ Eligible improvements include: HVAC, windows and doors, water-saving devices, weatherization and insulation, solar panels, and other renewable sources of energy

Specs (for CMG Energy Plus)

- ▶ Any Energy-Star-certified product is eligible
- ▶ Max financing is 15% "as-completed" property value
- ▶ 97% LTV



Renovation Loans (cont.)

	FHA		CONFORMING
	FHA 203(k) Standard	FHA 203(k) Limited	Fannie Mae (FNMA) HomeStyle Standard & Freddie Mac w
Eligible Properties	<ul style="list-style-type: none"> • 1-4 unit • Mixed use • FHA-approved condos 	<ul style="list-style-type: none"> • 1-4 unit primary • Mixed use • FHA approved condos 	<ul style="list-style-type: none"> • 1-4 unit primary • 1-unit investment • Second/vacation homes • Condo FNMA-eligible & PUD
Repair Amounts	<ul style="list-style-type: none"> • Min \$5,000 • Max up to FHA max mortgage amount 	<ul style="list-style-type: none"> • No min • Max \$35,000 including fees, contingency reserves, supplemental origination, & other fees 	<ul style="list-style-type: none"> • No minimum • Max reno amount CANNOT exceed 75% of the as-completed value
Repair Types	<ul style="list-style-type: none"> • Additions, major rehab • Structural & non-structural • Landscaping or site amenities • Tear down & rebuild 	<ul style="list-style-type: none"> • Non-structural only • No landscaping or site amenities • Driveways, fences, & walkways now allowed 	<ul style="list-style-type: none"> • Structural & non-structural, landscaping, or site amenities acceptable
Loan-to-Value	<ul style="list-style-type: none"> • Purchase: 96.5% • Refi: 97.75% 	<ul style="list-style-type: none"> • Purchase: 96.5% • Refi: 97.75% 	<ul style="list-style-type: none"> • Primary 1-unit: 95% • 2-unit: 85% • 3-4 unit: 75% • 2nd home: 90%



What to Know About the Forward Commitment Program

Forward Commitment Overview

- ▶ It's a form of insurance against rising interest rates for builders and their buyers
- ▶ It allows builders to buy discounted financing to generate foot traffic in developments
- ▶ Can help builders offer discounted rates to either reduce existing inventory or protect a buyer's purchasing power during construction

What Are Some Key Features of the Forward Commitment Program?

- ▶ Lock terms up to 361 days on purchases
- ▶ Available for Conventional, FHA, VA and USDA Loans
- ▶ Minimum trade of \$1MM is required for fund allocation
- ▶ Trade expiration date must be good through Funding Date
- ▶ Builders must be approved to participate in the program

How Do Builders Get Approved?

- ▶ Email us requested initial documentation:
 - a. Resumes for the Principle Officers or owners
 - b. Current licenses
- ▶ After audits, reviews, etc, the trade desk will send you a welcome call invitation!

Are There Any Restrictions?

- ▶ Not available for non-agency products



Attract More Interest in Your Spec Homes

Advertise **LOCKED RATES**

Mortgage rate volatility slowing your sales? Give buyers the assurance of a **SET RATE** on your listings with our Spec Lock Program.

1

Eliminate buyer's top concern

2

Draw more interested buyers

3

Sell more homes **FASTER**

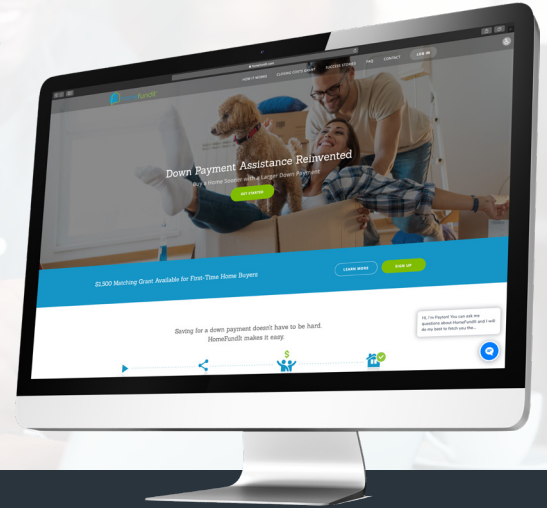
Program Highlights

- ▶ Buyer must be identified within lock period
- ▶ Loan options:
 - Conventional 15- or 30-year fixed or ARM
 - FHA and VA 15- or 30-year fixed
 - USDA
- ▶ Can be extended to 60 days (0.250) or 90 days (0.500)
- ▶ One-time float down allowed
- ▶ 45-day lock



Get a personalized real estate agent portal with your branding and marketing materials ready to go.

- ▶ Reach more buyers earlier in the shopping process
- ▶ Streamline down payment gifting in a safe and secure online platform
- ▶ Get exclusivity in your market – only CMG Home Loans and its joint venture partners can use *HomeFundIt*
- ▶ \$2,000 closing cost grant opportunity for qualifying first-time home buyers*



HERE'S HOW IT WORKS:



You can be the lender who offers **MORE** pathways to homeownership

DOWN PAYMENT GIFTING

- ▶ Your buyers can start accepting down payment gifts from family and friends, and anyone else, as soon as they launch their campaign
- ▶ Buyer must close their campaign and transfer funds to their bank account at least 60 days before applying for a loan
- ▶ Anyone can give

SHOP TO SAVE

- ▶ Your buyer gets extra pledges toward their down payment when they shop online at over 1,000 participating retailers
- ▶ Reach buyers earlier in the funnel and secure their business when they're ready to buy.**

\$2,000 CLOSING COST GRANT*

- ▶ Qualifying buyers earn up to \$2,000 toward closing costs
- ▶ We match \$2 for every \$1 received through gifting. PLUS they earn even more when they shop or share

*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.

**The Uplift store, partner affiliates, and shopping pledges are a service provided by The Home Dream Foundation © (3). Uplift is available only to customers of HomeFundIt. For complete terms and conditions of HomeFundIt, please visit <https://www.homefundit.com/Terms>.



Give Your Clients **STABILITY** During Market Volatility

The *All In One Loan* can be your client's solution to have more cash on hand, access equity when they need it, spend less on interest, and pay off their home loan faster. No matter the market, no matter the economic cycle, no matter the mortgage rate, it can help them save tens of thousands of dollars on excessive interest costs and shave years off their mortgage.

How It Works

- ▶ Borrowers make deposits into the integrated checking account
- ▶ Every deposit lowers the loan principal through a feature known as "sweep", which credits the funds to the HELOC balance automatically
- ▶ That money remains securely available 24/7 for bills and expenses, the same way all other common checking accounts do
- ▶ Unlike checking accounts, this money is used to lower monthly interest payment expenses, prior to taking it out for bills and expenses
- ▶ Interest is computed nightly on the lower principal balance, then totaled once the month ends
- ▶ That becomes the interest payment, which is drafted automatically from the HELOC on the 21st of the following month
- ▶ Through regular monthly banking activity, the principal balance and interest expenses can be reduced much faster than a traditional mortgage

How It Benefits You

- ▶ Stand out from the competition – offer clients what no other agents have
- ▶ More solutions for buyers concerned about costs – could help more buyers 'make it work'
- ▶ Valuable in any economic cycle – the *All In One Loan* can help your clients save in any economic situation
- ▶ Especially appealing for those without a fixed income – payments are more fluid with the *All In One Loan*



A Win/Win for Buyers and Sellers

Advertise Discounted Rates on Your Listings

Rates are making buyers think twice about purchasing. *List and Lock* eliminates buyers' biggest hurdle, generates more interest in sellers' listings, and helps your seller sell their home faster without dropping a sales price.

How It Works

- ▶ Seller can contribute up to 3% toward lowering the rate for future buyers
- ▶ They'll secure a 60-day lock on the rate they purchased
- ▶ You'll get to market their house with a discounted rate on all their listing sites

What You Get

- ▶ Lower rate & more customers
- ▶ Lock certificate
- ▶ Web page with rate options
- ▶ Sign rider with discounted rate
- ▶ Open house flyer
- ▶ Home buyer guide
- ▶ Image to share
- ▶ Social media exposure & more

This lock cannot be transferred to another property address. While List & Lock™ can help buyers significantly, it is not a guarantee to lend. If a buyer is interested in purchasing the listed home at the advertised rate, they must still qualify for the loan. The benefit is that they won't have to qualify for the loan based on the higher market rates; instead, they will be qualifying on the List & Lock™ rate. They will have several loan options to choose from through List & Lock™ -- Conventional, FHA, VA, and select adjustable-rate mortgages (ARMs). The same type of credit and discount can be applied to other loan programs, but rate adjustments could occur. If you're concerned your closing could extend beyond the 60-day period, contact your loan officer to discuss extension possibilities.

Rate Rebound by CMG HOME LOANS

Buyers secure their **DREAM HOME NOW!**

Then, they rest easy knowing they can take advantage of lower interest rates in the future with **NO LENDER FEES***.



If the market rate drops within 5 years, refinance to a lower rate.



Some save you a little, we save buyers a lot.



Appraisal, credit report, tax cert covered & get a \$1,000 credit for other costs.

*CMG Home Loans will cover all customary lender fees which are processing fee, administrative fee, tax service fee, appraisal fee and credit report fee. In addition CMG Home Loans will also credit the borrower up to \$1,000 towards additional third-party fees. This offer does not cover discount points. Credit cannot exceed total fees. Rate Rebound is only valid on future conventional conforming, government, and jumbo loans in our retail channel (future Construction Loans, All in One, HELOCs, Bond or HFA loans are excluded). There may be additional restrictions based on investor. Offer may not be redeemed for cash or credit and is nontransferable. Offer cannot be retroactively applied to any loans. Offer may not be used with any other discounts, promotions or interest-only/buy-down and second lien products. This offer is subject to changes or cancellation at any time at the sole discretion of CMG Home Loans. Additional restrictions/conditions may apply. This is not a commitment to lend and is contingent on qualification per full underwriting guidelines. Program will be available on loans disclosed on or after 11/1/22. Program is applicable for refinances 6 months after closing up to 5 years from original note date and with a net tangible benefit which includes a rate reduction of 0.5%, going from an ARM to fixed rate, reducing loan term, movement to a more stable product, or a lower principal and interest payment. By refinancing the existing loan, the total finance charges may be higher over the life of the loan.

DON'T WAIT! WE'LL WAIVE ALL LENDER FEES!

Buy your home now, and if rates drop by 0.50% or more, we will waive refinance lender fees.

The program is eligible for refinances that occur after 6 payments and up to 5 years.



The Virginia Housing New Bond Program

A NEW PATH TO HOMEOWNERSHIP

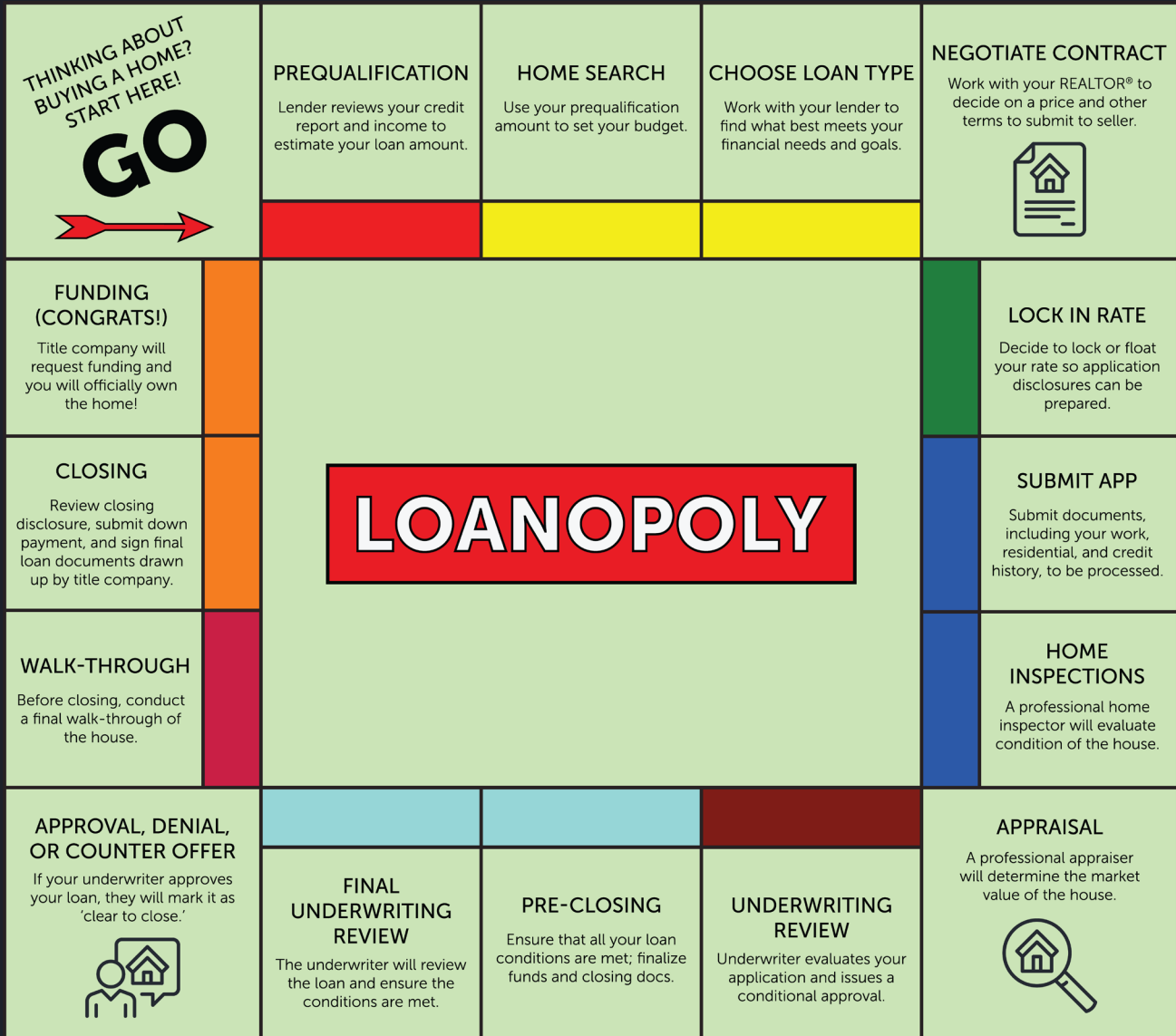
Finding a dream home should be an exciting journey, not an overwhelming financial burden. That's why we're thrilled to announce Virginia Housing's groundbreaking housing program, dedicated to empowering home buyers and making homeownership more accessible and affordable for low to moderate-income home buyers.

Here are the standout features of Virginia Housing's new housing program that will transform your path to homeownership:

- ▶ **Reduced Interest Rates:** Effective from July 1st, this new bond program introduces a remarkable 0.25% reduction in interest rates across all programs.
- ▶ **Enhanced Buying Power:** Qualified potential home buyers can now unlock additional financial assistance, potentially boosting their buying power by up to \$25,000.
- ▶ **ATR Exemption:** Virginia Housing is exempt from the Ability to Repay (ATR) guidelines, ensuring that a maximum of 3% points and fees does not apply.
- ▶ **Down Payment Assistance (DPA):** Virginia Housing offers down payment assistance grants or loans to eligible home buyers, reducing upfront costs and making homeownership more attainable.
- ▶ **First-Time Home Buyer (FTHB) Program:** Specialized FTHB Program that provides education and counseling services to guide first-time home buyers through the complexities of the home buying process and empower them to make informed decisions.

This program is an extraordinary opportunity to turn home buying dreams into a reality. Take the first step today by reaching out to us and discovering how Virginia Housing's new housing program can transform your future.

Navigating the Loan Process



Game Instructions:

- ▶ **DON'T** change jobs, quit your job, or start a new business
- ▶ **DON'T** make any large purchases (the new car & new furniture can wait!)
- ▶ **DON'T** be late on any credit payments
- ▶ **DON'T** open new lines of credit
- ▶ **DON'T** change bank accounts
- ▶ **DON'T** cosign on any loans
- ▶ **DON'T** make large deposits without sufficient explanation
- ▶ **DO** reach out with any questions!



Mortgage Loan Application Checklist

What Will Assist for a Smooth Preapproval Process:

- ▶ Complete your loan application
- ▶ Last two years W2s
- ▶ Last two years federal income tax return
- ▶ 1 month most current pay stubs
- ▶ 2 months most current bank statements
- ▶ Most recent quarterly statement for retirement account(s)
- ▶ Social security and/or disability income award letter
- ▶ Alimony and/or child support court documentation
- ▶ **For all properties owned:**
 - ▶ Most recent mortgage statement(s)
 - ▶ Evidence of insurance reflecting annual premium
 - ▶ County property tax bill
 - ▶ HOA monthly payment coupon
- ▶ Copy of driver's license
- ▶ Visa/residency documentation (**if not U.S. citizen*)
- ▶ Social security card for government loan
- ▶ Sign borrower's credit authorization form

Once You've Gathered the Documentation Listed Above

- ▶ You may scan & email it to me.



Marketing Mortgage Loan Programs

In a crowded market, you need to stand out. Our goal isn't just to close more loans, but to help you sell more homes and deliver the best mortgage experience possible. Here are some ways you can market yourself and stand out to clients.

Attract Prospective Buyers with Loan Program Knowledge

We know that buying is **STILL** a smart option over renting, & you know it too. Buyers, however, tend to listen to headlines. What they don't realize is that they can still buy & there are several programs & options that can help them do it!

Tailor Marketing Efforts to Targeted Loan Programs

Stand out in the market by focusing on the programs you can offer & others can't.

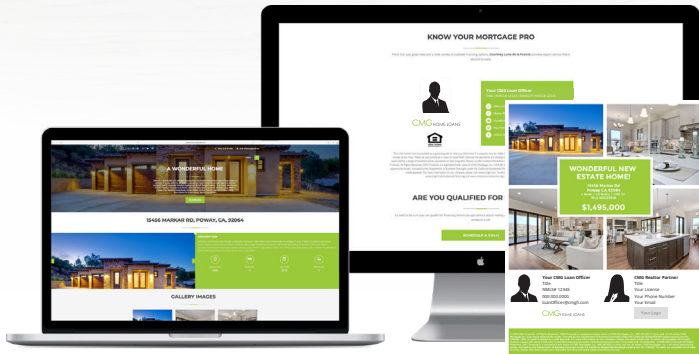


How We Can Help You Leverage Social Media & Digital Platforms for Lead Generations

- ▶ **CMG cobranded mobile app** – Connect with your buyer & loan officer, receive live pipeline updates at every step of the loan process, generate preapprovals on the go, & send documents through the secure document scanner
- ▶ **Dynamic single-property sites** – A cobranded site to showcase your listing with MLS-imported data, prebuilt pricing integration, lead capture tools, & social media compatibility
- ▶ **Open house flyers** – Personalized flyers advertising your open house, complete with loan options & neighborhood statistics

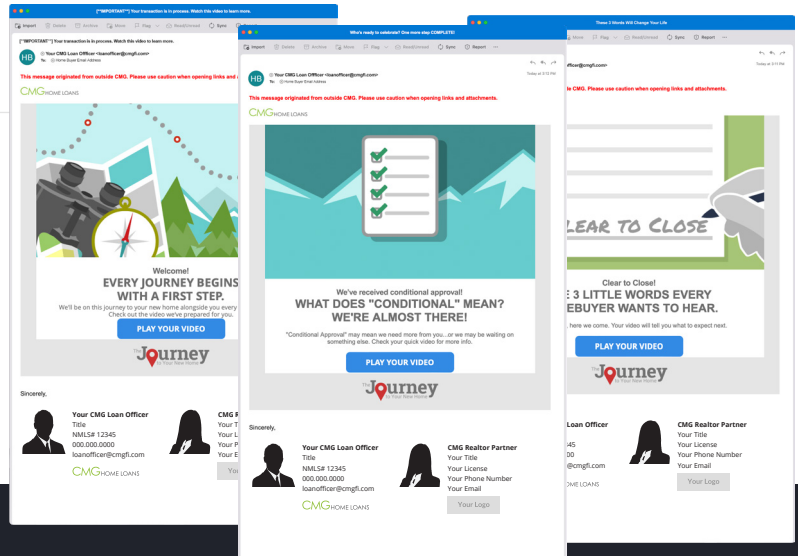
Marketing Tools

Access our dynamic suite of marketing collateral. Our in-house marketing agency supports its originators with custom content, educational supplements, and all the tools they may need to make the home search dynamic for the customer and you.



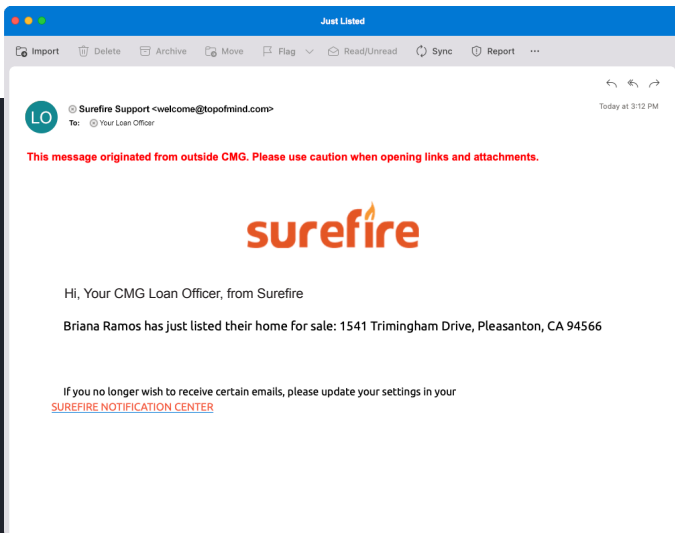
COBRANDED OPEN HOUSE WEBSITE

Grow your business and reach new clients! Imports directly from MLS with prebuilt pricing integration and lead capture tools.



CRM & LEAD NURTURING MILESTONE EMAILS FOR STATUS CHANGE

Videos personalized for borrowers. Cobranded with loan officer.



DATABASE OPPORTUNITY ALERTS

Daily search of past client database for opportunities. New listing alerts.



IN-PROCESS GIFT CAMPAIGNS

Automated gifts to our clients at multiple milestones throughout the loan process and after closing.

Mobile App

Changing the way you interact with your mortgage company

Staying competitive means staying connected. Manage our partnership from the palm of your hand.

CMG HOME APP

With the CMG Home App you can monitor your client's entire loan process.

- ▶ Your clients can compare loan programs and down payment scenarios
- ▶ Live pipeline updates – know what's going on at every step
- ▶ Cobranding opportunities within the application
- ▶ Mortgage calculator – estimate payment in your office and update as needed



STAY CONNECTED

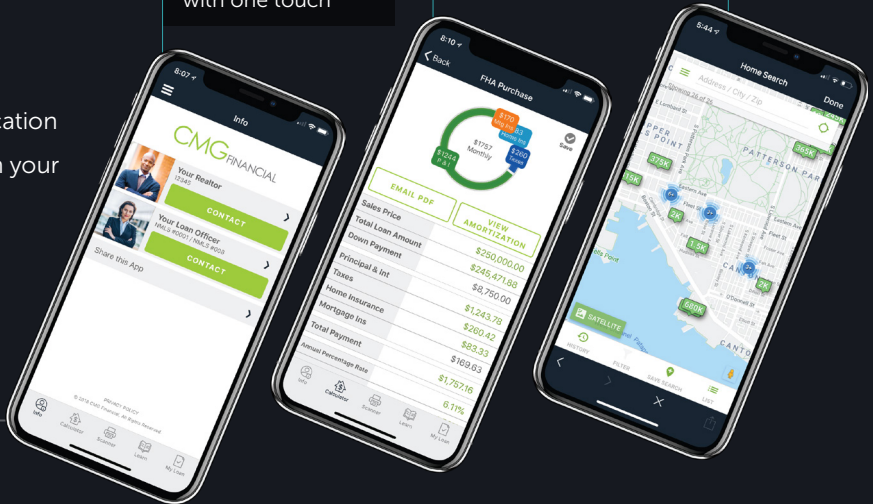
Client can call you and your loan officer with one touch

MORTGAGE CALCULATOR

Compare loan programs and down payment scenarios


HOME SEARCH

Detailed property info and description



A BETTER AGENT EXPERIENCE

- ▶ Cobrand with loan officer
- ▶ Live pipeline updates, know what's going on at every step
- ▶ In-app messaging keeps everyone on the same page



Unlock new horizons for your clients with a deep understanding of mortgage loan programs. Elevate your real estate business and guide home buyers with confidence, navigating the ever-evolving landscape of loan options. Be the trusted advisor they need.

Contact us today to schedule a presentation or training session for your team!



BRIAN KEMPF

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CMG Mortgage, Inc. dba CMG Home Loans, NMLS ID# 1820 (www.nmlsconsumeraccess.org), is an equal housing lender. Licensed by the Virginia State Corporation Commission #MC-5521. To verify our complete list of state licenses, please visit www.cmgfi.com/corporate/licensing. 4050 Legato Road, Suites 220, Fairfax, VA 22033 | Branch NMLS# 1935463 (JN#1263814839)