

# CMG HOME LOANS

## WHO WE ARE

### WHO IS 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, and in-house marketing. Our company contributes to the market through three distinct origination channels including Retail Lending, Correspondent Lending, and Wholesale Lending.

### WHAT WE OFFER

It takes a combination of proven leadership, a realistic outlook, a willingness to change, financial stability, and a connection to the community to be the retail mortgage banking company of choice. Our success depends on our ability to think differently.

### WHY WE'RE DIFFERENT



**OUR PEOPLE** Our roots are in retail mortgage banking. Every senior leader has more than 20 years in the industry, with time spent successfully originating or in fulfillment roles, managing smaller teams and then organizations. We believe everyone involved in the transaction is the customer including the home buyer, the loan officer, the agent, the processor, the underwriter, and anyone who touches the loan.



**OUR PRODUCTS** We invest in better products to continue to enhance the lending experience for our customers. Our dedication to product development ensures we are always improving the experience for everyone. From HomeFundIt™, the down payment gifting platform to the All In One Loan™, the smarter way to borrow, to List & Lock™, the one-of-a-kind way to help you market to home sellers, CMG designs mortgage solutions that serve the needs of every borrower.



**OUR PROGRESS** Change in the mortgage industry is part of our business. We've made recent and significant investments in the right systems and added our own expertise to ensure that we stay ahead. We're improving the way you interact with your partners and your customers. A better home buying experience starts with better communication, education, and transparency.

### WHAT WE STAND FOR

CMG loan officers specialize in all new purchase and refinance mortgage needs and act as financial counselors to help borrowers make informed decisions. Delivering the right loans for the right reasons in a way that exceeds all expectations. That's our business.

# CMG HOME LOANS

Simplified. Trusted. Committed.



## ABOUT OUR SERVICES

At CMG Home Loans, we believe in simplifying the mortgage process while delivering top-notch service for all your home buying and refinancing customers.

In addition to our quality and personalized service, we also offer an extensive menu of home loan options so that we can help match you with your perfect mortgage fit.

### I CAN HELP YOU SAY YES



Raise and collect down payment contributions completely online from anyone with a credit or debit card. No fees, no offline paperwork. As a bonus, we'll contribute up to \$2,000\* toward closing costs.



Designed to accelerate the repayment of principal to save borrowers a significant amount of interest expense, and time, without changing their budget, without depending on interest rates always being favorably low, and without locking-up money permanently in the mortgage.

#### ▶ Conventional Loans

Low down payments available. Minimum credit score of 620. All gift fund options available. Non-occupant co-borrower allowed. Primary, secondary, or investment properties allowed. Restrictions apply for manufactured homes.

#### FHA Loans

▶ Low down payment available. Minimum credit score of 580. Primary residence only. Manufactured homes are eligible. Mortgage insurance required.

#### VA Loans

▶ 0% down payment available for active-duty military, Veterans, reservists, National Guard members, and surviving military spouses. Minimum credit score of 580. Primary residence only. Manufactured homes are eligible. No mortgage insurance required.

#### USDA Loans

▶ 0% down payment for eligible rural and suburban homes. Primary residences only. No manufactured homes.

- ▶ Lock N Shop
- ▶ Rate Rebound
- ▶ FHA Buyers Choice
- ▶ DSCR – Investment Loans
- ▶ Halal Financing Program
- ▶ FHA (580 FICO) & VA (580 FICO) Financing
- ▶ Bankruptcy does not have to be reaffirmed (BK 4 yrs Conventional)
- ▶ Non-warrantable condo
- ▶ Renovation Loans
- ▶ Home Equity Line of Credit (HELOC)
- ▶ Foreclosure seasoning from Sheriff Sale date
- ▶ Jumbo Loans
- ▶ Reverse Mortgages
- ▶ Bank Statement Loans\*\*
- ▶ Fannie Mae HomeReady
- ▶ Freddie Mac Home Possible®
- ▶ Freddie Mac BorrowSmart<sup>SM</sup>

\*\*This product may have higher interest rates, more points, or more fees than other products requiring documentation

\*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://homefundit.com/Terms> for complete terms and conditions.

## CMG HOME LOANS



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# PRIORITIZE CLOSED LOANS AND SATISFIED CUSTOMERS

Keeping your clients satisfied is a sure way to maintain strong business relationships and increase revenue. For clients who need extra help getting to the finish line, don't hesitate to contact me to get their mortgage funded.

CMG Home Loans offer a wide range of niche mortgage programs to help you close the deal. How do we help your non-traditional home buyers?

**ALL IN ONE™  
LOAN**

- This loan product allows your clients to combine their mortgage, savings, and checking accounts into one single account
- Help them save money on interest payments and pay off their mortgage sooner

**home  
fundit™**

- Online down payment gifting platform that helps buyers purchase sooner with a larger down payment
- Your clients can receive gifts from family and friends to help them purchase their dream home

**INVESTOR CASH FLOW/  
FOREIGN INVESTOR  
CASH FLOW\***

- No employment or income verification needed
- Qualification is based solely on the Debt Service Coverage Ratio (DSCR) of the subject property

**1099 ONLY\***

- No tax returns or W2s are needed
- Most recent one or two years of 1099s and documentation of income year-to-date are needed

**ASSET QUALIFIER\***

- No employment or income verification
- Qualification is based solely on the amount of your coverage post-closing reserves

**BANK STATEMENT\***

- A letter from a CPA, EA, or licensed tax preparer verifying self-employment
- 12 months of personal or business statements

**PROFIT & LOSS  
STATEMENT\***

- Independent CPA/EA/CTEC's unaudited statement for cash flow and expenses summary
- Minimum two months of business bank statements over the most recent two-month period required

**CONTACT ME TODAY TO LEARN HOW YOU CAN HELP CLIENTS CLOSE AND GROW YOUR BUSINESS!**

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\*These products may have a higher interest rate, more points or fees than other products.



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CMG HOME LOANS

**Every Customer,  
Every Time.  
No Exceptions,  
No Excuses**

At CMG Home Loans, we offer a variety of loans to suit most every need and situation. We know that home buying is not one size fits all and we believe every customer deserves a chance at the dream of homeownership. We offer Conventional and government loans, as well as several specialty loans designed to help with those situations that don't fit inside the box.

OUR SPECIALTY LOAN PRODUCTS INCLUDE



This innovative down payment assistance program helps buyers grow down payment funds by raising money through an online campaign and accepting gifts from anyone with a credit or debit card. Plus, buyers get a \$2-to-\$1 matching grant of up to \$2,000.\*

- ✓ Online down payment gifting to raise money for a down payment
- ✓ Links to the couple's wedding site
- ✓ Customizable web page to promote down payment fundraiser
- ✓ Share via link, QR code, or social

\*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.



This program allows sellers to buy down the interest rate on their departing residence and advertise it to home buyers to help make their listing more attractive and sell faster.\*\*

- ✓ Open house flyers with discounted rate options – lets buyers see just how much they'll be saving
- ✓ A single property site
- ✓ A QR code that directs buyers to your site
- ✓ A sign rider advertising the low rate
- ✓ Texts, emails, social media promotion, and even a personalized promotional video if you want!

\*\*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.

CONTACT ME TO LEARN MORE ABOUT OUR SPECIALTY LOAN PRODUCTS



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## Don't Settle for a Lender Who Does Less **On-Time Closing Guarantee & Rate Rebound**

Do other lenders promise to close on time? Or offer no-lender fee refinances? We do MORE because we care MORE. Don't settle for less!

### Advantages of Working with CMG Home Loans:

- ▶ **Guaranteed On Time Closings\***  
Close as soon as 21 days after submitting a complete application. This applies to purchase transactions only. If we're late, we'll give you a \$2,000 credit.
- ▶ **Rate Rebound\*\***  
Buy now, refinance later with NO-LENDER FEES. No appraisal fee, tax cert, or credit report fee. PLUS, get an extra \$1,000 toward other costs.

Reach out to learn about other ways we give you MORE.



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